NOVA SCOTIA
MEDICAL SERVICES INSURANCE

ANNUAL STATISTICAL TABLES

Fiscal Year 1982-83

84- 3037 /

NOVA SCOTIA MEDICAL SERVICES INSURANCE

ANNUAL STATISTICAL TABLES

12 MONTHS ENDED MARCH 31, 1983

(with comparative statistics for 12 months ended March 31, 1982)

Research & Statistics
Maritime Medical Care Incorporated

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Fee Increases During 1982-83

	INCREASE
April 1, 1982	
Physicians	15.0%
(This increase was implemented in 3 stages: 12% April 1, 1½% August 1 and 1½% December 1 - non-cumulative)	
Children's Dental Plan and Dental Surgical	11.0%
Optometric	8.8%
July 1, 1982	
Pharmacare - Maximum Pharmacy Dispensing Fee	9.9% to $5.00

Changes in Insured Programs

Effective November 1982 coverage of preventive orthodontics under the Children's Dental Plan was limited to space maintainers, and the age at which coverage terminates was set at 16 years.

NOVA SCOTIA MEDICAL SERVICES INSURANCE

1982 - 1983

SECTION ONE

GENERAL STATISTICS

Table 1
MSI Payments Summary
12 Months Ending March 31, 1983

	1981-82	1982-83	Percentage Change
Physicians Services			
Fee-For-Service Payments	$ 97,558,567	$120,760,890[1]	23.8
Salaried & Sessional Payments	4,321,231	4,749,439	9.9
Total Payments for Physicians Services	$101,879,798	$125,510,329	23.2
Dentists Services			
Insured Dental Surgical Services	$ 1,189,970	$ 1,408,524	18.4
Children's Dental Plan	8,332,823	10,311,166	23.7
Cleft Palate & Special Programs	168,058	219,441	30.6
Total Dental Payments	$ 9,690,851	$ 11,939,131	23.2
Optometric Services			
Optometric Plan	$ 1,396,144	$ 1,744,594	25.0
Prescription Drugs			
MSI Pharmacare	$ 20,813,544	$ 26,540,955	27.5
Cystic Fibrosis & Diabetes Insipidus	177,414	307,218	73.2
Prosthetic Services	$ 242,079	$ 303,376	25.3
TOTAL MSI PAYMENTS	$134,199,830	$166,345,603	24.0
Administrative Expense, Maritime Medical Care Incorporated	$ 4,852,208	$ 5,406,709	11.4
Administrative Expense, As A Percent of Total Payments	3.6%	3.3%	
TOTAL	$139,052,038	$171,752,312	23.5

1. Of the amount shown above for physicians services $558,064 for out-of-province hospital out-patient and diagnostic services was transferred to the Department of Health in 1982-83.

Table 2

Five Year Comparison of Selected MSI Statistics And Annual Percentage Increases

	1978-79	1979-80	1980-81	1981-82	1982-83
Insured Population	824,000	827,000 0.6%	831,000 0.7%	834,000 0.4%	838,000 0.5%
Physicians Paid	1,266	1,307 3.2%	1,320 2.0%	1,386 5.0%	1,430 3.2%
Dentists Paid	256	275 7.4%	286 4.0%	288 0.7%	304 5.6%
Optometrists Paid	41	43	44	45	50
Pharmacies Paid	190	197 3.7%	203 3.0%	202 -0.5%	210 4.0%
TOTAL MSI PAYMENTS	$89,511,273	$100,636,860 12.4%	$114,352,972 13.6%	$134,199,830 17.4%	$166,345,603 24.0%
Payments Per Insured Person	$108.63	$121.69 12.0%	$137.61 13.1%	$160.91 16.9%	$198.50 23.4%
Claims Processed	5,542,704	5,758,186 3.9%	5,962,000 3.6%	6,069,000 1.8%	6,696,000 10.3%
Administrative Expense	$ 3,467,444	$ 3,856,132 11.2%	$ 4,298,748 11.5%	$ 4,852,208 12.9%	$ 5,406,709 11.4%
Maritime Medical Care Administrative Expense As Percent of Total MSI Payments	3.9	3.8	3.8	3.6	3.3
Total Number of Maritime Medical Care Employees (March 31)	235	237 0.9%	235 -0.8%	244 3.8%	232 -4.9%

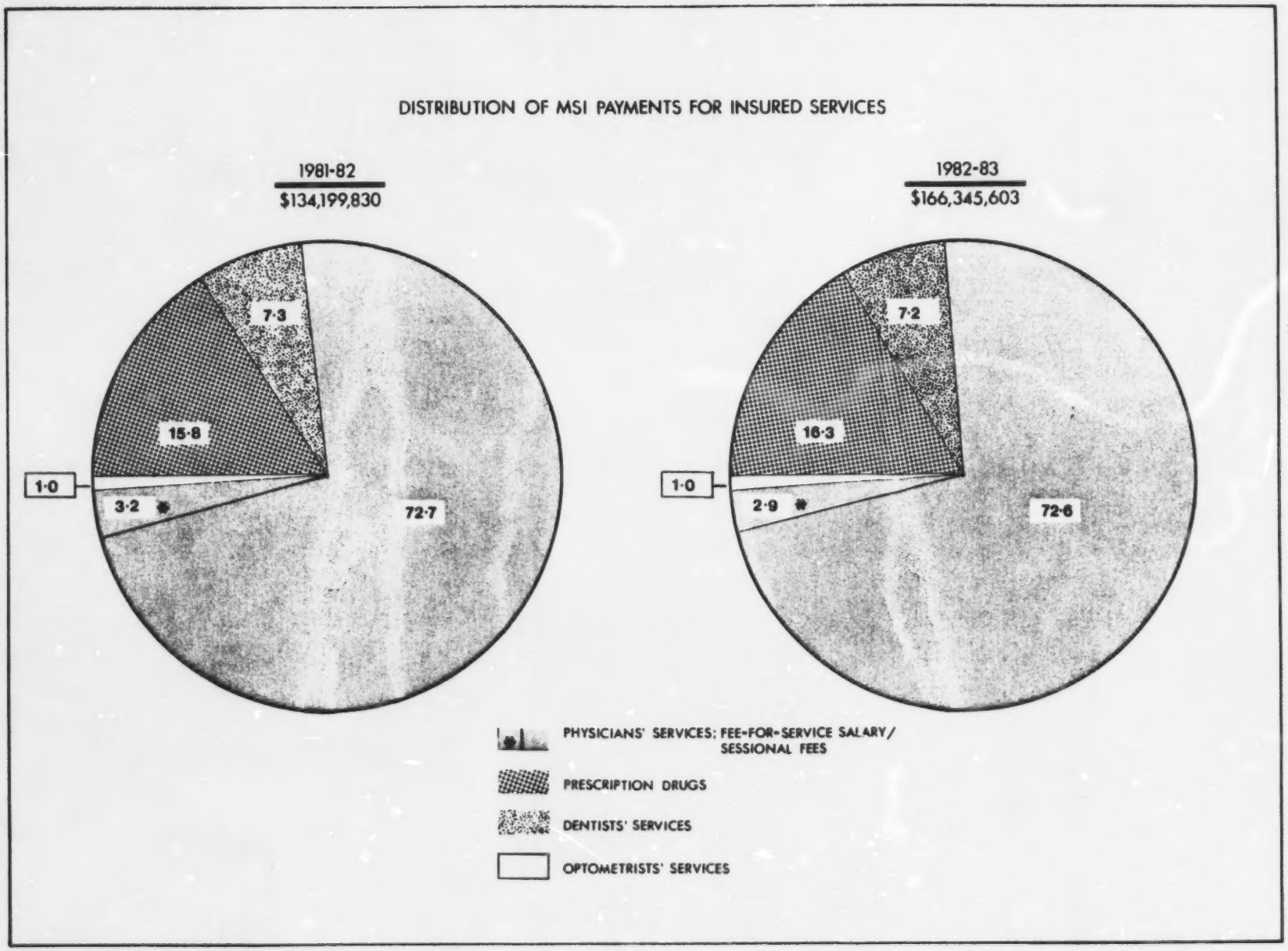

DISTRIBUTION OF MSI PAYMENTS FOR INSURED SERVICES
1981-82
$134,199,830
7·3
15·8
1·0
3·2
72·7
1982-83
$166,345,603
7·2
16·3
1·0
2·9
72·6
PHYSICIANS' SERVICES; FEE-FOR-SERVICE SALARY/ SESSIONAL FEES
PRESCRIPTION DRUGS
DENTISTS' SERVICES
OPTOMETRISTS' SERVICES

figure 1

NOVA SCOTIA MEDICAL SERVICES INSURANCE

1982 - 1983

SECTION TWO

PHYSICIANS SERVICES

Physicians Services

Table 1.0

Payment and Utilization Summary

Fiscal 1982-83 Compared With Fiscal 1981-82

	1981-82	1982-83[1]	Percentage Change
Payment Summary			
Fee-For-Service Payments For Physicians Services Rendered In Nova Scotia	$ 96,057,422	$118,961,450	23.8
Physicians Services Rendered Outside Nova Scotia	1,501,145	1,799,440	19.9
Total Fee-For-Service Payments	$ 97,558,567	$120,760,890	23.8
Salaried Physicians	4,321,231	4,749,439	9.9
Total Payments for Physicians Services	$101,879,798	$125,510,329	23.2
Utilization Summary			
Persons Insured	834,000	838,000	0.5
Persons Receiving Insured Services (Beneficiaries)	726,014	739,200	1.8
Percent of Persons Insured	87.1	88.2	
Services Rendered	5,565,010	6,005,572	7.9
Services Per Insured[2]	6.67	7.17	7.5
Expenditure Per Insured[3]	$122.16	$149.77	22.6
Services Per Beneficiary[2]	7.67	8.12	5.9
Expenditure Per Beneficiary[3]	$140.33	$169.79	21.0

1. Of the total for physicians services $558,064 for out-of-province out-patient and diagnostic services was charged to the Department of Health in 1982-83.
2. Excludes services performed by physicians under salary arrangement.
3. Includes payments for salaried physicians services.

Physicians Services

Table 1.1

Number of Physicians Paid

Payment Category	Number of Physicians	
	12 Months Ended March 31, 1982	12 Months Ended March 31, 1983
Physicians Who Received Fee-For-Service Payments Only	1,282	1,325
Physicians Who Received Fee-For-Service And Salary Payments	78	82
Total Physicians - Fee-For-Service	1,360	1,407
Physicians Who Received Salary Payments Only	26	23
TOTAL PHYSICIANS WHO RECEIVED MSI PAYMENTS	1,386	1,430

Physicians Services

Table 1.2

Total MSI Payments for Physicians Services[1] And Expenditure Per Insured Person - 1970-71 to 1982-83

	Total Paid	Expenditure Per Insured Person	Percentage Change From Previous Year
1970-71	$ 30,190,518	$ 39.16	-
1971-72	32,778,568	42.13	7.4
1972-73	35,975,822	45.82	9.1
1973-74	38,571,411	48.58	5.5
1974-75	44,851,793	55.93	15.0
1975-76	55,348,064	68.25	22.0
1976-77	61,107,308	74.79	9.6
1977-78	65,051,135	79.33	6.1
1978-79	71,091,416	86.28	8.8
1979-80	78,558,897	94.99	10.1
1980-81	88,133,112	106.06	11.7
1981-82	101,879,798	122.16	15.2
1982-83	125,510,329	149.77	22.6

1. Includes payments to hospitals and institutions with respect to insured services performed by salaried physicians, as well as fee-for-service payments.

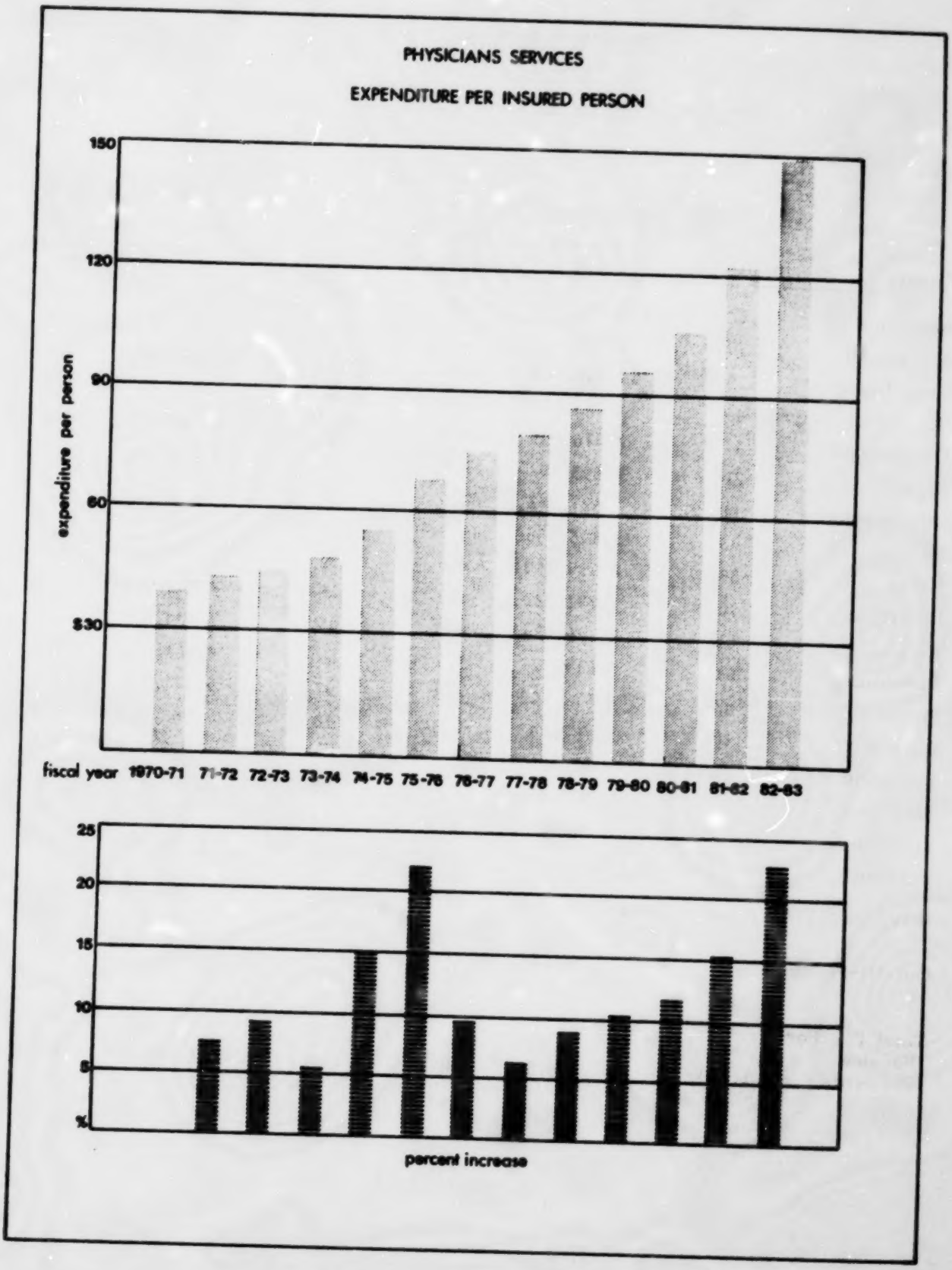

PHYSICIANS SERVICES
EXPENDITURE PER INSURED PERSON
150
120
90
60
$30
expenditure per person
fiscal year 1970-71 71-72 72-73 73-74 74-75 75-76 76-77 77-78 78-79 79-80 80-81 81-82 82-83
25
20
15
10
5
%
percent increase

figure 2

Physicians Services

Table 2.0

Fee-For-Service Payments by County

County	12 Months Ended March 31, 1982 Physicians	Amount Paid	% Of Total	12 Months Ended March 31, 1983 Physicians	Amount Paid	% Of Total
Annapolis	22	$ 1,170,533	1.2	20	$ 1,239,004	1.0
Antigonish	36	1,920,113	2.0	34	2,282,561	1.9
Cape Breton	139	14,155,982	14.5	152	17,045,556	14.1
Colchester	44	3,755,587	3.9	48	4,846,342	4.0
Cumberland	41	2,816,649	2.9	38	3,432,921	2.8
Digby	22	1,693,892	1.7	25	2,053,559	1.7
Guysborough	11	627,552	0.6	12	738,076	0.6
Halifax	703	45,156,638	46.3	738	57,020,142	47.2
Hants	38	2,559,349	2.6	40	3,096,060	2.6
Inverness	16	1,791,722	1.9	18	2,021,959	1.7
Kings	81	6,126,984	6.3	85	7,088,512	5.9
Lunenburg	61	3,614,777	3.7	57	4,661,378	3.8
Pictou	62	4,672,502	4.8	57	5,771,310	4.8
Queens	10	769,942	0.8	10	968,759	0.8
Richmond	6	624,093	0.6	8	978,811	0.8
Shelburne	17	920,456	0.9	15	1,207,745	1.0
Victoria	7	468,996	0.5	7	551,177	0.5
Yarmouth	44	3,212,055	3.3	43	3,957,578	3.3
NOVA SCOTIA	1,360	$96,057,422	98.5	1,407	$118,961,450	98.5
Out-Of-Province	-	1,501,145	1.5	-	1,799,440	1.5
Total Fee-For-Service Payments	1,360	$97,558,567	100.0	1,407	$120,760,890	100.0

Physicians Services

Table 3.0

Amounts Paid by Physicians Specialty in Urban[1] and Rural Areas

Specialty	12 Months Ended March 31, 1982 Physicians	12 Months Ended March 31, 1982 Amount Paid	12 Months Ended March 31, 1983 Physicians	12 Months Ended March 31, 1983 Amount Paid
ANAESTHESIA				
Urban	40	$ 3,232,103	46	$ 4,178,688
Rural	9	513,160	11	762,234
TOTAL	49	3,745,263	57	4,940,922
DERMATOLOGY				
Urban	7	583,364	8	927,504
Rural	-	-	-	-
TOTAL	7	583,364	8	927,504
GENERAL PRACTICE				
Urban	377	21,761,885	389	26,707,995
Rural	396	28,382,855	390	34,003,857
TOTAL	773	50,144,740	779	60,711,852
GENERAL SURGERY				
Urban	57	6,414,776	62	7,873,716
Rural	43	4,467,075	42	5,606,260
TOTAL	100	10,881,851	104	13,479,976
INTERNAL MEDICINE				
Urban	78	5,461,447	85	7,008,387
Rural	27	1,505,288	29	2,125,499
TOTAL	105	6,966,735	114	9,133,886
NEUROLOGY				
Urban	11	894,419	10	1,057,927
Rural	-	-	-	-
TOTAL	11	894,419	10	1,057,927
NEUROSURGERY				
Urban	5	621,892	5	863,690
Rural	-	-	-	-
TOTAL	5	621,892	5	863,690
OBSTETRICS & GYNAECOLOGY				
Urban	30	2,904,921	30	3,608,855
Rural	9	1,018,806	10	1,314,484
TOTAL	39	3,923,727	40	4,923,339
OPHTHALMOLOGY				
Urban	23	3,330,452	24	4,457,299
Rural	4	539,436	5	718,554
TOTAL	27	3,869,888	29	5,175,853

1. Urban areas are defined as areas with population over 35,000. These areas include: Sydney Urban area within a perimeter bounded by North Sydney, Sydney City and Glace Bay. The Halifax-Dartmouth area within a perimeter bounded by Halifax, Middle Sackville and Dartmouth.

Table 3.0 (Continued)

Specialty	12 Months Ended March 31, 1982 Physicians	12 Months Ended March 31, 1982 Amount Paid	12 Months Ended March 31, 1983 Physicians	12 Months Ended March 31, 1983 Amount Paid
OPHTHALMOLOGY & OTOLARYNGOLOGY [1]				
TOTAL	6	$ 358,217	5	$ 363,428
OTOLARYNGOLOGY				
Urban	16	2,359,198	16	2,851,149
Rural	4	398,847	3	464,558
TOTAL	20	2,758,045	19	3,315,707
ORTHOPAEDIC SURGERY [1]				
TOTAL	13	1,977,847	14	2,531,068
PAEDIATRICS				
Urban	37	1,840,786	45	2,385,637
Rural	6	357,033	5	416,283
TOTAL	43	2,197,819	50	2,801,920
PLASTIC SURGERY				
Urban	5	774,631	6	1,007,904
Rural	-	-	-	-
TOTAL	5	774,631	6	1,007,904
PSYCHIATRY				
Urban	47	2,636,581	54	3,155,826
Rural	15	472,369	16	543,343
TOTAL	62	3,108,950	70	3,699,169
RADIOLOGY				
Urban	44	528,318	46	679,496
Rural	18	174,401	19	222,367
TOTAL	62	702,719	65	901,863
UROLOGY				
Urban	12	1,479,600	13	1,851,335
Rural	4	483,717	4	544,652
TOTAL	16	1,963,317	17	2,395,987
OTHER SPECIALTIES [2]				
Urban	12	583,478	11	728,449
Rural	5	520	4	1,006
TOTAL	17	583,998	15	729,455
ALL PHYSICIANS				
Urban	816	$57,391,627	869	$ 72,238,353
Rural	544	38,665,795	538	46,723,097
TOTAL	1,360	$96,057,422	1,407	$118,961,450
Out-Of-Province	-	1,501,145	-	1,805,373
TOTAL	1,360	$97,558,567	1,407	$120,766,823

1. The urban and rural distribution of ophthalmology & Otolaryngology and orthopaedic surgery have not been shown to preserve confidentiality.

2. Includes Physical Medicine (5), Public Health (1) and Pathology (9).

Physicians Services

Table 3.1

Distribution of Physicians by Specialty and County[1]

County	General Practice		Internal Medicine		Neurology		Paediatrics		Dermatology		General Surgery		Thoracic Surgery[2]	
	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83
Annapolis	17	15	2	2	-	-	-	-	-	-	2	2	-	-
Antigonish	23	19	3	3	-	-	-	-	-	-	2	2	-	-
Cape Breton	83	91	7	8	-	-	2	2	-	-	19	20	-	-
Colchester	31	35	2	2	-	-	-	-	-	-	4	4	-	-
Cumberland	32	28	1	1	-	-	-	-	-	-	2	3	-	-
Digby	19	21	-	-	-	-	-	-	-	-	3	3	-	-
Guysborough	10	11	1	1	-	-	-	-	-	-	-	-	-	-
Halifax	320	322	71	77	11	10	35	43	7	8	36	41	2	1
Hants	32	34	1	1	-	-	-	-	-	-	2	2	-	-
Inverness	13	14	-	1	-	-	-	-	-	-	3	3	-	-
Kings	48	50	5	6	-	-	2	2	-	-	8	7	-	1
Lunenburg	42	41	2	2	-	-	2	1	-	-	6	5	-	-
Pictou	46	40	4	5	-	-	1	1	-	-	4	3	-	-
Queens	6	6	1	1	-	-	-	-	-	-	2	2	-	-
Richmond	6	8	-	-	-	-	-	-	-	-	-	-	-	-
Shelburne	16	14	-	-	-	-	-	-	-	-	1	1	-	-
Victoria	6	6	1	1	-	-	-	-	-	-	-	-	-	-
Yarmouth	23	24	5	3	-	-	1	1	-	-	4	4	-	-
TOTAL	773	779	106	114	11	10	43	50	7	8	98	102	2	2

1. All physicians who received fee-for-service payments are included in this table.

2. Included with General Surgery in Tables 3.0 and 3.2.

Table 3.1 (Continued)

County	Neurosurgery		Plastic Surgery		Orthopaedic Surg.		Urology		Obstetrics & Gynaecology		Anaesthesia		Radiology	
	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83
Annapolis	-	-	-	-	-	-	-	-	-	-	-	-	1	1
Antigonish	-	-	-	-	-	-	-	-	2	2	-	2	3	2
Cape Breton	1	1	-	-	1	-	2	2	5	5	5	6	5	6
Colchester	-	-	-	-	-	-	2	2	-	-	-	-	3	3
Cumberland	-	-	-	-	-	-	-	-	-	-	1	1	2	2
Digby	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Guysborough	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Halifax	4	4	5	6	11	13	10	11	25	25	35	41	39	40
Hants	-	-	-	-	-	-	-	-	-	-	1	1	1	1
Inverness	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kings	-	-	-	-	1	1	1	1	3	3	3	3	2	3
Lunenburg	-	-	-	-	-	-	-	-	1	1	2	1	2	3
Pictou	-	-	-	-	-	-	1	1	2	3	-	-	2	2
Queens	-	-	-	-	-	-	-	-	-	-	1	1	-	-
Richmond	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shelburne	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Victoria	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Yarmouth	-	-	-	-	-	-	-	-	1	1	1	1	2	2
TOTAL	5	5	5	6	13	14	16	17	39	40	49	57	62	65

Table 3.1 (Continued)

County	Ophthalmology & Otolaryngology		Ophthalmology		Otolaryngology		Psychiatry		Other Specialties[1]		Total	
	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83
Annapolis	-	-	-	-	-	-	-	-	-	-	22	20
Antigonish	-	-	-	1	-	-	1	1	2	2	36	34
Cape Breton	-	-	1	2	3	3	4	5	1	1	139	152
Colchester	1	1	-	-	-	-	1	1	-	-	44	48
Cumberland	-	-	1	1	1	1	1	1	-	-	41	38
Digby	-	-	-	-	-	-	-	1	-	-	22	25
Guysborough	-	-	-	-	-	-	-	-	-	-	11	12
Halifax	3	2	22	22	13	13	43	49	11	10	703	738
Hants	-	-	-	-	-	-	1	1	-	-	38	40
Inverness	-	-	-	-	-	-	-	-	-	-	16	18
Kings	2	2	1	1	1	1	4	4	-	-	81	85
Lunenburg	-	-	-	-	1	-	2	2	1	1	61	57
Pictou	-	-	1	1	-	-	1	1	-	-	62	57
Queens	-	-	-	-	-	-	-	-	-	-	10	10
Richmond	-	-	-	-	-	-	-	-	-	-	6	8
Shelburne	-	-	-	-	-	-	-	-	-	-	17	15
Victoria	-	-	-	-	-	-	-	-	-	-	7	7
Yarmouth	-	-	1	1	1	1	4	4	1	1	44	43
TOTAL	6	5	27	29	20	19	62	70	16	15	1,360	1,407

1. Includes Physical Medicine (5), Pathology (9) and Public Health (1).

Physicians Services

Table 3.2

MSI Fee-For-Service Payments

Number of Physicians by Specialty and Payment Range[1]

(1981-82 Compared With 1982-83)

	Under $20,000		$20,000 -39,999		$40,000 -59,999		$60,000 -79,999	
	1982[2]	1983[2]	1982	1983	1982	1983	1982	1983
Anaesthesia	7	9	1	2	5	7	9	5
Dermatology	-	1	-	-	1	1	-	1
General Practice	187	170	73	78	106	69	111	78
General Surgery	16	13	6	6	6	6	4	4
Internal Medicine	31	29	14	18	16	16	11	6
Neurology	2	-	1	2	3	-	1	4
Neurosurgery	-	-	-	-	1	-	-	-
Obstetrics & Gynaecology	4	1	1	1	2	1	8	7
Ophthalmology	3	1	-	1	3	3	1	1
Ophthalmology & Otolaryngology	2	1	-	-	-	1	2	1
Otolaryngology	2	1	1	-	1	-	2	1
Orthopaedic Surgery	1	1	-	-	-	-	2	1
Paediatrics	14	21	7	3	6	6	4	6
Plastic Surgery	1	1	-	-	-	-	-	-
Psychiatry	18	22	12	10	9	10	10	9
Radiology	53	54	4	3	3	5	1	2
Urology	-	1	-	-	1	2	2	-
Other Specialties[3]	12	10	-	1	2	-	-	1
TOTAL	353	336	120	125	165	127	168	127

1. This table provides data on MSI fee-for-service payments to Nova Scotia physicians. Payments for services performed by physicians at institutions on a salaried or sessional basis are not included.

2. 1982 refers to the fiscal year ending March 31, 1982 and 1983 refers to the fiscal year ending March 31, 1983.

3. Includes Physical Medicine (5), Pathology (9) and Public Health (1).

Table 3.2 (Continued)

	$80,000 -99,999		$100,000 -119,999		$120,000 -139,999		Over $140,000		Total	
	1982	1983	1982	1983	1982	1983	1982	1983	1982	1983
Anaesthesia	14	7	9	12	3	9	1	6	49	57
Dermatology	5	2	1	-	-	1	-	2	7	8
General Practice	118	98	86	107	42	73	50	106	773	779
General Surgery	10	10	15	11	10	8	33	46	100	104
Internal Medicine	9	11	9	8	3	6	12	20	105	114
Neurology	1	1	1	-	-	1	2	2	11	10
Neurosurgery	-	-	1	-	2	1	1	4	5	5
Obstetrics & Gynaecology	3	5	6	3	8	6	7	16	39	40
Ophthalmology	1	-	4	3	4	1	11	19	27	29
Ophthalmology & Otolaryngology	-	-	2	2	-	-	-	-	6	5
Otolaryngology	3	3	2	3	-	2	9	9	20	19
Orthopaedic Surgery	-	-	1	1	1	2	8	9	13	14
Paediatrics	6	3	4	4	1	3	1	4	43	50
Plastic Surgery	-	-	-	-	-	-	4	5	5	6
Psychiatry	4	7	6	5	1	2	2	5	62	70
Radiology	-	-	-	-	1	-	-	1	62	65
Urology	4	1	-	2	4	2	5	9	16	17
Other Specialties	1	-	-	-	-	1	2	2	17	15
TOTAL	179	148	147	161	80	118	148	265	1,360	1,407

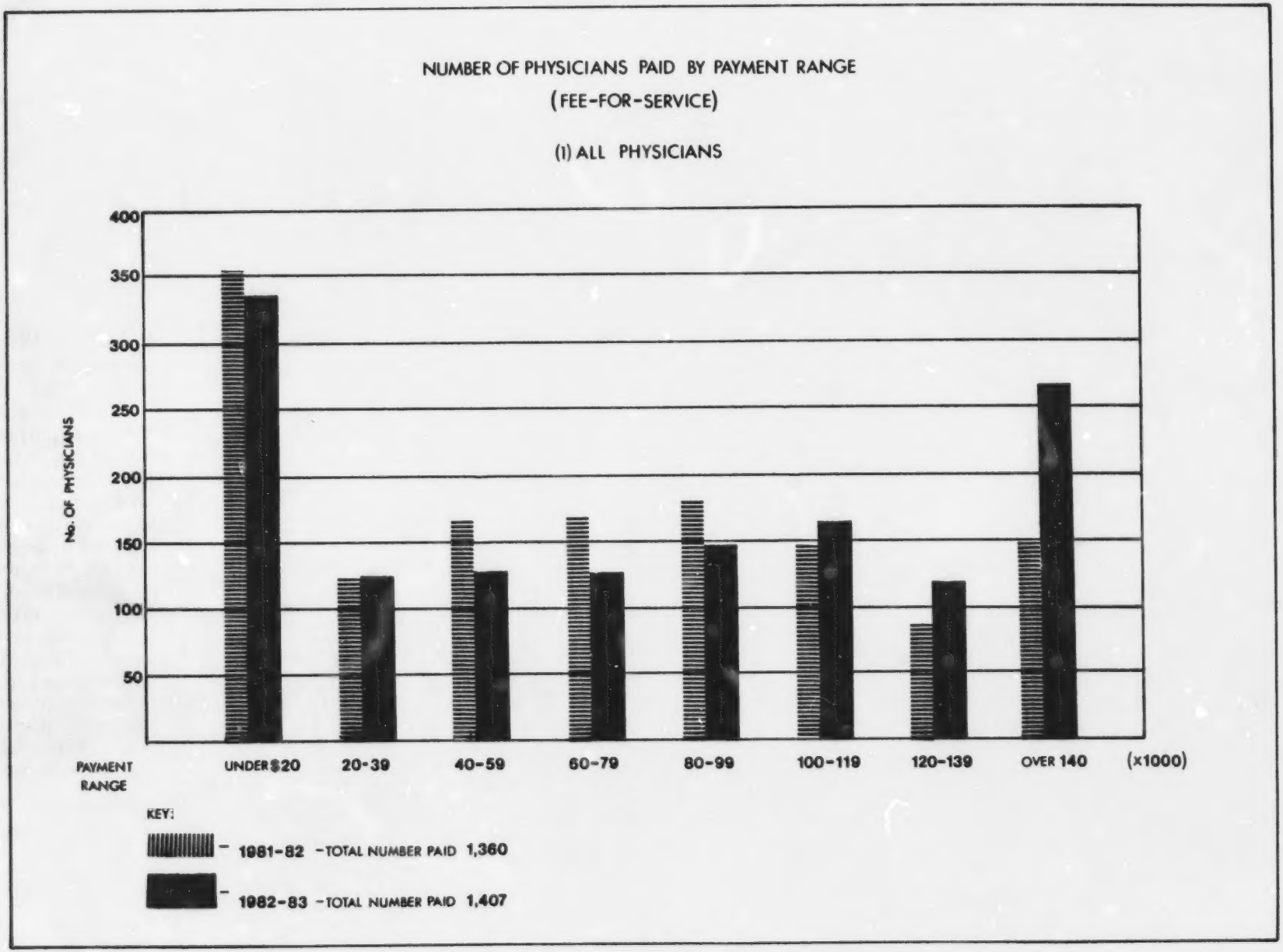

NUMBER OF PHYSICIANS PAID BY PAYMENT RANGE
(FEE-FOR-SERVICE)
(1) ALL PHYSICIANS
No. OF PHYSICIANS
400
350
300
250
200
150
100
50
PAYMENT RANGE
UNDER $20
20-39
40-59
60-79
80-99
100-119
120-139
OVER 140
(x1000)
KEY:
1981-82 -TOTAL NUMBER PAID 1,360
1982-83 -TOTAL NUMBER PAID 1,407

figure 3

NUMBER OF PHYSICIANS PAID BY PAYMENT RANGE

(FEE-FOR-SERVICE)

(2)GENERAL PRACTITIONERS

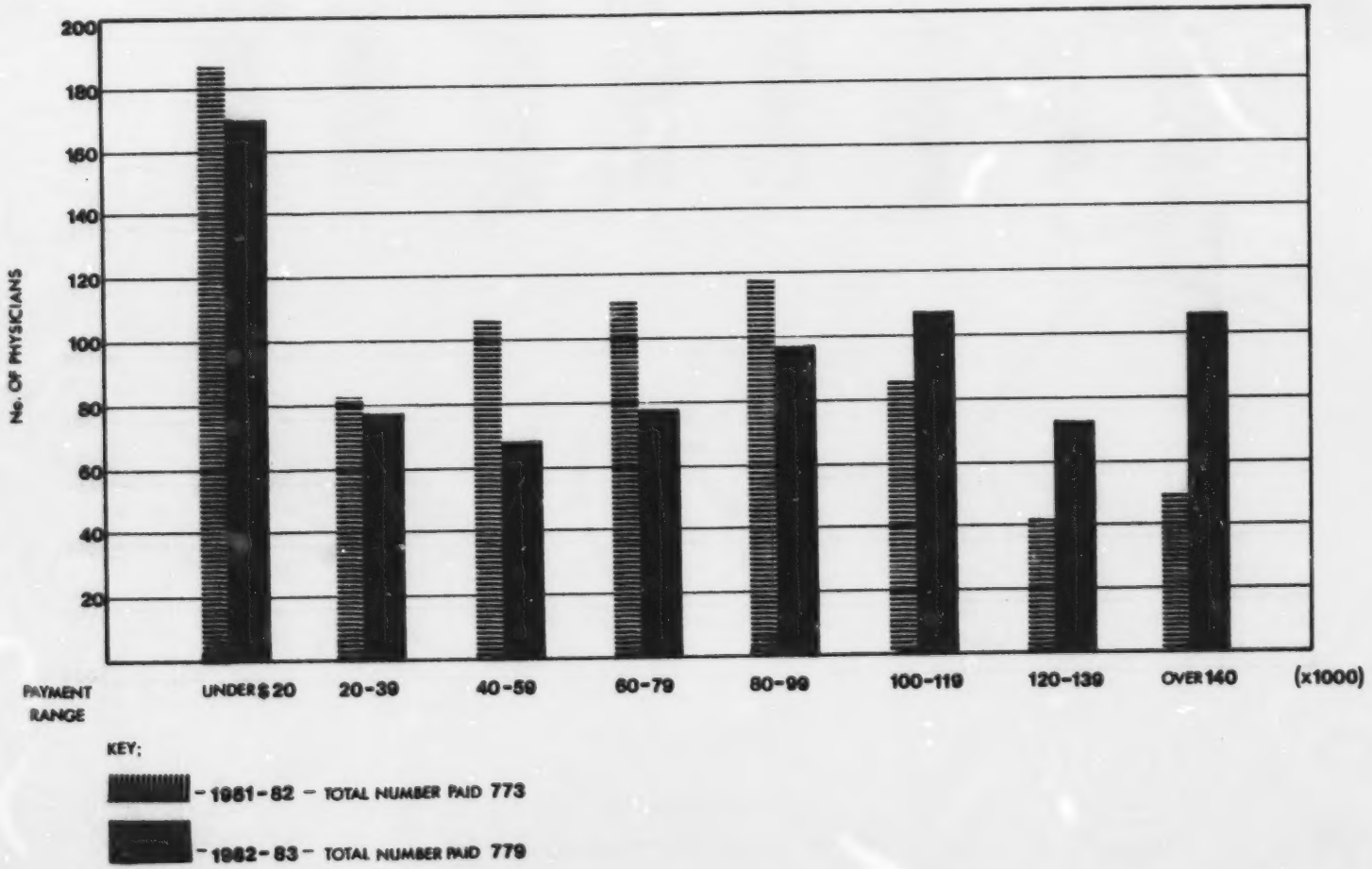


figure 4

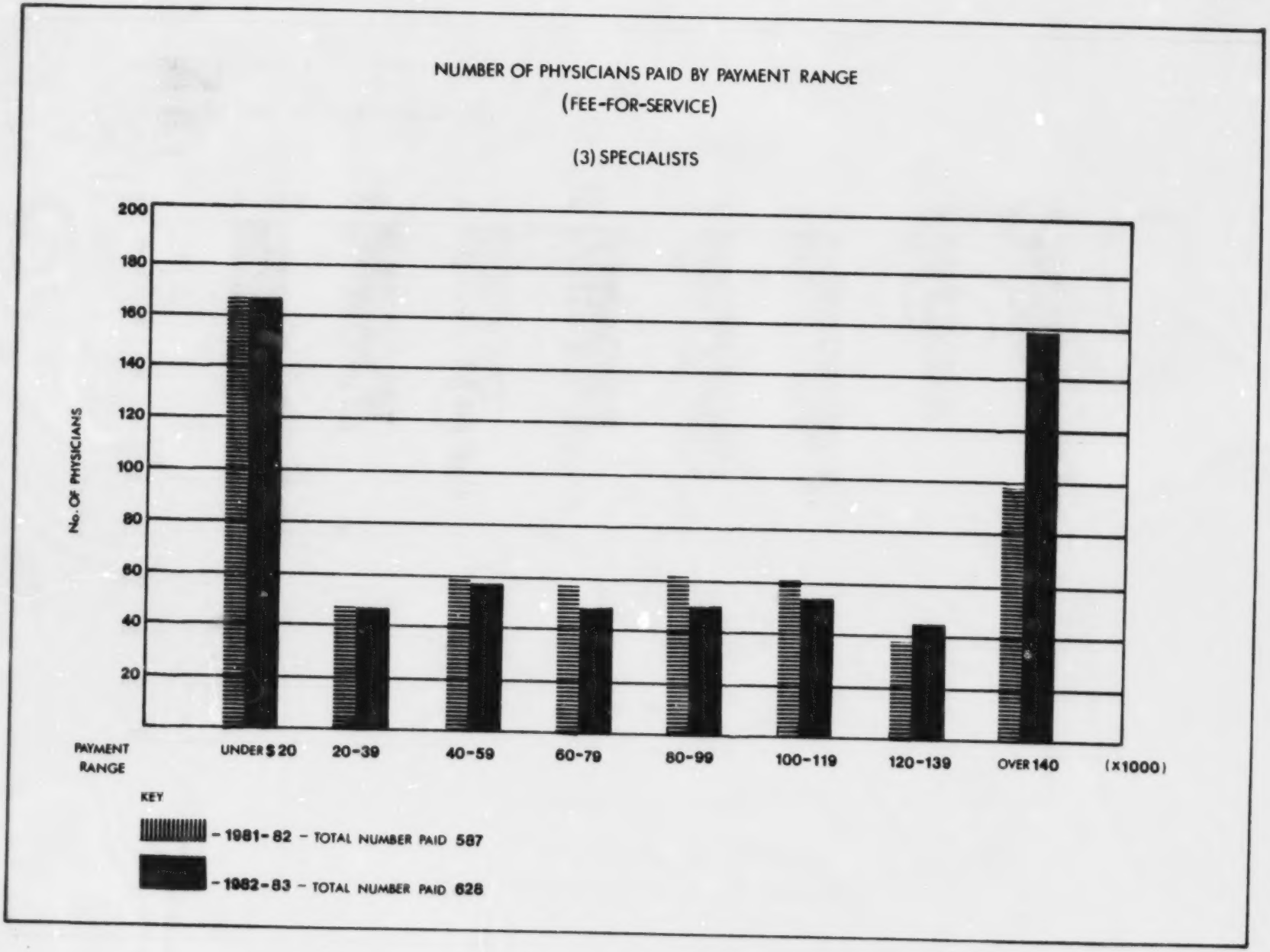

NUMBER OF PHYSICIANS PAID BY PAYMENT RANGE
(FEE-FOR-SERVICE)
(3) SPECIALISTS
No. OF PHYSICIANS
200
180
160
140
120
100
80
60
40
20
PAYMENT RANGE
UNDER $ 20
20-39
40-59
60-79
80-99
100-119
120-139
OVER 140
(x1000)
KEY
- 1981-82 - TOTAL NUMBER PAID 587
- 1982-83 - TOTAL NUMBER PAID 628

figure 5

Physicians Services

Table 4.0

Number of Services by Type of Services

	12 Months Ended March 31, 1982		12 Months Ended March 31, 1983		
	Services	% Of Total	Services	% Of Total	% Change Services
Consultations	251,445	4.5	293,665	4.9	16.8
Office Visits	2,691,028	48.4	2,893,631	48.2	7.5
Home Visits	207,118	3.7	212,464	3.5	2.6
Hospital Visits	885,244	15.9	938,885	15.6	6.1
Emergency & Out-Patient Dept. Visits	414,092	7.4	457,941	7.6	10.6
Intensive Care	31,513	0.6	35,747	0.6	13.4
Psychiatric Services	115,422	2.1	130,824	2.2	13.3
Sub-Total	4,595,862	82.6	4,963,157	82.6	8.0
Eye Examinations	85,351	1.6	86,052	1.4	0.8
Other Diag. & Ther.	363,202	6.5	397,462	6.7	9.4
Sub-Total	448,553	8.1	483,514	8.1	7.8
Confinements	13,295	0.2	13,927	0.2	4.8
Obstetrical Care	131,362	2.4	140,766	2.4	7.2
Sub-Total	144,657	2.6	154,693	2.6	6.9
Major Surgery	57,393	1.0	65,489	1.1	14.1
Minor Surgery	121,646	2.2	130,312	2.2	7.1
Surgical Assist	19,156	0.4	21,308	0.3	11.2
Anaesthesia[1]	83,231	1.5	95,443	1.6	14.7
Sub-Total	281,426	5.1	312,552	5.2	11.1
All Other Services[2]	94,512	1.7	91,656	1.5	- 3.0
TOTAL	5,565,010	100.0	6,005,572	100.0	7.9

1. Includes dental anaesthesia services: 1981-82 = 4,878; 1982-83 = 4,939

2. i.e., amounts paid for out-of-province services, independent consideration, detention fees and group immunization.

Physicians Services

Table 4.1

Fee-For-Service Payments - Amount Paid by Type of Service

	12 Months Ended March 31, 1982		12 Months Ended March 31, 1983		% Change
	Amount Paid	% Of Total	Amount Paid	% Of Total	Amount Paid
Consultations	$11,069,410	11.3	$ 14,492,876	12.0	30.9
Office Visits	29,755,140	30.5	37,063,208	30.7	24.6
Home Visits	3,787,720	3.9	4,313,097	3.6	13.9
Hospital Visits	6,948,992	7.1	8,225,430	6.8	18.4
Emergency & Out-Patient Dept. Visits	5,578,863	5.7	6,813,332	5.6	22.1
Intensive Care	826,253	0.8	1,057,717	0.9	28.0
Psychiatric Services	4,258,368	4.4	5,296,937	4.4	24.4
Sub-Total	$62,224,746	63.7	$ 77,262,597	64.0	24.2
Eye Examinations	2,027,233	2.1	2,254,520	1.9	11.2
Other Diag. & Ther.	5,861,752	6.0	7,582,091	6.3	29.3
Sub-Total	$ 7,888,985	8.1	$ 9,836,611	8.2	24.7
Confinements	1,615,506	1.7	1,889,315	1.6	16.9
Obstetrical Care	2,139,363	2.2	2,529,333	2.1	18.2
Sub-Total	$ 3,754,869	3.9	$ 4,418,648	3.7	17.7
Major Surgery	11,248,195	11.5	14,028,769	11.6	24.7
Minor Surgery	3,612,798	3.7	4,244,948	3.5	17.5
Surgical Assist	1,120,931	1.2	1,381,026	1.1	23.2
Anaesthesia[1]	5,462,130	5.6	6,808,291	5.6	24.6
Sub-Total	$21,444,054	22.0	$ 26,463,034	21.8	23.4
All Other Services[2]	2,245,567	2.3	2,780,000	2.3	23.8
TOTAL	$97,558,567	100.0	$120,760,890	100.0	23.8

1. Includes dental anaesthesia services: 1981-82 = $221,586; 1982-83 = $289,224

2. i.e., amounts paid for out-of-province services, independent consideration, detention fees and group immunization.

Physicians Services

Table 4.2

Fee-For-Service Payments

Services and Amount Paid Per 1,000 Insured Persons[1]

	Number Of Services Per 1,000 Insured 12 Months Ended March 31		Amount Paid Per 1,000 Insured 12 Months Ended March 31	
	1982	1983	1982	1983
Consultations	301	350	$ 13,273	$ 17,295
Office Visits	3,227	3,453	35,678	44,228
Home Visits	248	254	4,541	5,147
Hospital Visits	1,061	1,120	8,332	9,816
Emergency & Out-Patient Dept. Visits	497	546	6,689	8,130
Intensive Care	38	43	991	1,262
Psychiatric Services	138	156	5,106	6,321
Sub-Total	5,510	5,922	$ 74,610	$ 92,199
Eye Examinations	102	103	2,431	2,690
Other Diag. & Ther.	435	474	7,028	9,048
Sub-Total	538	577	$ 9,459	$ 11,738
Confinements	16	17	1,937	2,255
Obstetrical Care	158	168	2,566	3,018
Sub-Total	174	185	$ 4,503	$ 5,273
Major Surgery	69	78	13,487	16,741
Minor Surgery	146	156	4,332	5,065
Surgical Assist	23	25	1,344	1,648
Anaesthesia[2]	100	114	6,549	8,124
Sub-Total	338	373	$ 25,712	$ 31,578
All Other Services[2]	113	109	2,693	3,317
TOTAL	6,673	7,166	$116,977	$144,105

1. Estimates of insured population as of October 1 are shown below.

	1981-82	1982-83
Total Insured Population	834,000	838,000

2. See notes 1 and 2 on Tables 4.0 and 4.1.

MSI Payments For Physicians Services

Table 5.0

Expenditure Per Insured Person by County of Residence

Fiscal 1982-83

County	Persons Insured[1]	Expenditure Per Insured Person[2]		
		General Practitioners	Specialists	Total
Annapolis	21,700	$63.51	$52.83	$116.34
Antigonish	18,200	66.52	51.17	117.69
Cape Breton	127,300	71.83	71.74	143.57
Colchester	43,200	76.05	49.14	125.19
Cumberland	35,300	84.74	57.05	141.79
Digby	21,600	83.49	46.50	129.99
Guysborough	12,800	79.59	49.51	129.10
Halifax	280,500	68.81	86.67	155.48
Hants[2]	33,000	84.53	72.37	156.90
Inverness	22,500	65.75	63.84	129.59
Kings	48,500	78.74	72.73	151.47
Lunenburg	45,800	73.99	64.19	138.18
Pictou	50,500	81.97	62.33	144.30
Queens	13,200	60.51	64.68	125.19
Richmond	12,400	97.83	46.60	144.43
Shelburne	17,100	79.91	48.18	128.09
Victoria	8,500	64.65	50.40	115.05
Yarmouth	26,300	79.17	60.21	139.38
TOTAL	838,400	$73.66	$70.38	$144.04

1. Persons insured by county were estimated by applying the percentage distribution of population from the 1981 census to estimates of provincial population at October 1, 1982 and subsequently subtracting numbers of uninsured persons (members of the Armed Forces and of the R.C.M.P.).

2. Expenditure per insured person is based on MSI county codes. In some instances persons who reside in one county have postal addresses in another county and in those instances MSI county codes would reflect the postal address. This problem is believed to have caused some distortion in expenditure per insured person in Hants County, where a few thousand residents of Halifax County have postal addresses.

MSI Payments For Physicians Services

Table 5.1

Utilization Data and Expenditure Per Patient By County of Residence Fiscal 1982-83

County	Persons Insured[1]	Beneficiaries	Utilization Rate[2]	Expenditure Per Patient
Annapolis	21,700	17,511	80.7	$144.18
Antigonish	18,200	15,861	87.1	135.04
Cape Breton	127,300	111,351	87.5	164.13
Colchester	43,200	37,166	86.0	145.51
Cumberland	35,300	30,944	87.7	161.74
Digby	21,600	18,599	86.1	150.96
Guysborough	12,800	10,810	84.5	152.87
Halifax	280,500	262,638	93.6	166.06
Hants[2]	33,000	32,314	97.9	160.23
Inverness	22,500	19,076	84.8	152.85
Kings	48,500	44,938	92.7	163.47
Lunenburg	45,800	38,675	84.4	163.63
Pictou	50,500	43,924	87.0	165.91
Queens	13,200	10,861	82.3	152.16
Richmond	12,400	10,548	85.1	169.78
Shelburne	17,100	14,645	85.6	149.56
Victoria	8,500	6,331	74.5	154.46
Yarmouth	26,300	23,531	89.5	155.78
TOTAL	838,400	739,200	89.4	161.08

1. Persons insured by county were estimated by applying the percentage distribution of population from the 1981 census to estimates of provincial population at October 1, 1982 and subsequently subtracting numbers of uninsured persons (members of the Armed Forces and of the R.C.M.P.).

2. Utilization rates are based on MSI county codes. In some instances persons who reside in one county have postal addresses in another county and in those instances MSI county codes would reflect the postal address. This problem is believed to have caused some distortion in utilization rates in Hants County, where a few thousand residents of Halifax County have postal addresses. Expenditure per patient should not be affected by this problem, however.

Physicians Services

Table 6.0

Distribution of Insured Persons by Number of Services Received

Number Of Services	Persons[1] 1981-82	Persons[1] 1982-83	Amount Paid[2] 1981-82	Amount Paid[2] 1982-83
Part A. Number of Insured Persons				
NIL	107,986	98,800	$ -	$ -
One	125,254	119,910	1,793,934	1,961,901
Two	102,427	99,407	2,945,736	3,243,166
Three	82,438	81,531	3,706,291	4,129,408
Four	66,173	66,878	4,160,749	4,724,650
Five	53,644	54,348	4,411,331	5,016,556
6 - 10	151,734	158,101	20,622,583	24,253,680
11 - 25	110,296	120,556	33,054,052	41,204,263
26 - 50	25,054	28,164	15,534,930	20,729,586
51 - 100	7,346	8,315	7,983,230	10,779,074
Over 100	1,648	1,990	3,305,653	4,684,473
TOTAL	834,000	838,000	$97,518,489	$120,726,757
Part B. Percentage Distribution				
NIL	13.0%	11.8%	-%	-%
One	15.0	14.3	1.8	1.6
Two	12.3	11.9	3.0	2.7
Three	9.9	9.7	3.8	3.4
Four	7.9	8.0	4.3	3.9
Five	6.4	6.5	4.5	4.2
6 - 10	18.2	18.9	21.2	20.1
11 - 25	13.2	14.4	33.9	34.1
26 - 50	3.0	3.3	15.9	17.2
51 - 100	0.9	1.0	8.2	8.9
Over 100	0.2	0.2	3.4	3.9
TOTAL	100.0%	100.0%	100.0%	100.0%

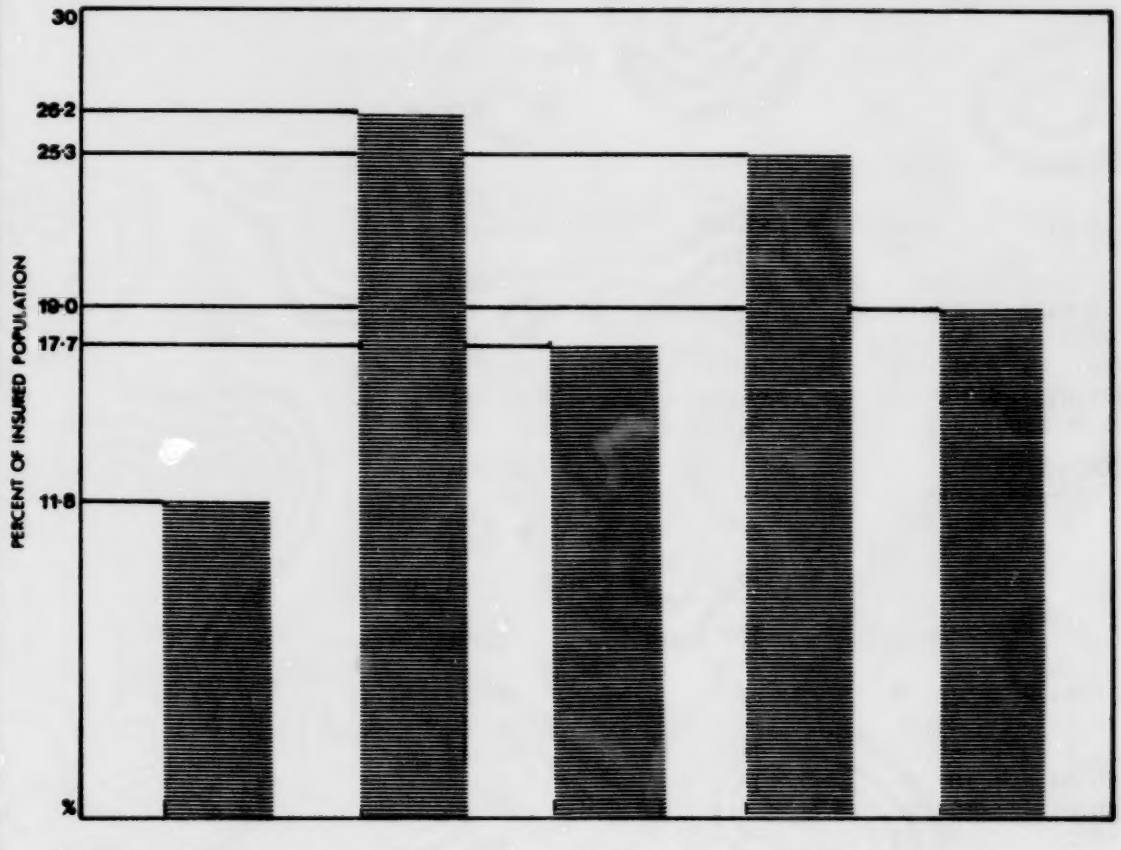
1. **The table above includes all persons who received any insured service during the year that was reimbursed on a fee-for-service basis. Persons who change MSI registration numbers during the year are counted twice if they received services under each number.**

   The number receiving NIL services is a residual calculated by subtracting the number of beneficiaries from estimates of the insured population.

2. **Certain adjustments and services not rendered to individuals (e.g. immunization clinics) are not counted for this table and therefore total paid varies somewhat from totals reported elsewhere.**

FISCAL YEAR 1982-83

DISTRIBUTION OF INSURED POPULATION
BY NUMBER OF SERVICES RECEIVED



CORRESPONDING PERCENTAGE OF TOTAL PAID

figure 6

Physicians Services

Table 6.1

Distribution of Insured Persons by Amount Paid For Services Received

Dollar Value of Services	Persons[1]		Amount Paid[2]	
	1981-82	1982-83	1981-82	1982-83
Part A. Number of Insured Persons				
NIL	107,986	98,800	$ -	$ -
$ 0.01 - $ 10.00	19,551	3,392	170,524	23,287
10.01 - 25.00	163,466	138,930	2,648,342	2,215,840
25.01 - 50.00	138,608	139,241	5,134,551	5,017,227
50.01 - 100.00	159,114	164,230	11,374,699	11,774,985
100.01 - 150.00	75,345	84,859	9,228,826	10,404,836
150.01 - 200.00	42,198	49,980	7,296,840	8,646,464
200.01 - 300.00	47,782	55,266	11,692,997	13,517,034
300.01 - 500.00	41,749	51,080	15,977,989	19,589,459
500.01 - $1000.00	29,260	37,942	19,770,410	26,011,738
Over $1000.00	8,941	14,280	14,223,311	23,525,887
TOTAL	834,000	838,000	$97,518,489	$120,726,757
Part B. Percentage Distribution				
NIL	13.0%	11.8%	-%	-%
$ 0.01 - $ 10.00	2.3	0.4	0.2	-
10.01 - 25.00	19.6	16.6	2.7	1.8
25.01 - 50.00	16.6	16.6	5.3	4.2
50.01 - 100.00	19.1	19.6	11.6	9.8
100.01 - 150.00	9.0	10.1	9.4	8.6
150.01 - 200.00	5.1	6.0	7.5	7.2
200.01 - 300.00	5.7	6.6	12.0	11.2
300.01 - 500.00	5.0	6.1	16.4	16.2
500.01 - $1000.00	3.5	4.5	20.3	21.5
Over $1000.00	1.1	1.7	14.6	19.5
TOTAL	100.0%	100.0%	100.0%	100.0%

Notes 1 and 2 - See footnotes to Table 6.0.

FISCAL YEAR 1982-83

DISTRIBUTION OF INSURED POPULATION
BY AMOUNT PAID FOR SERVICES RECEIVED

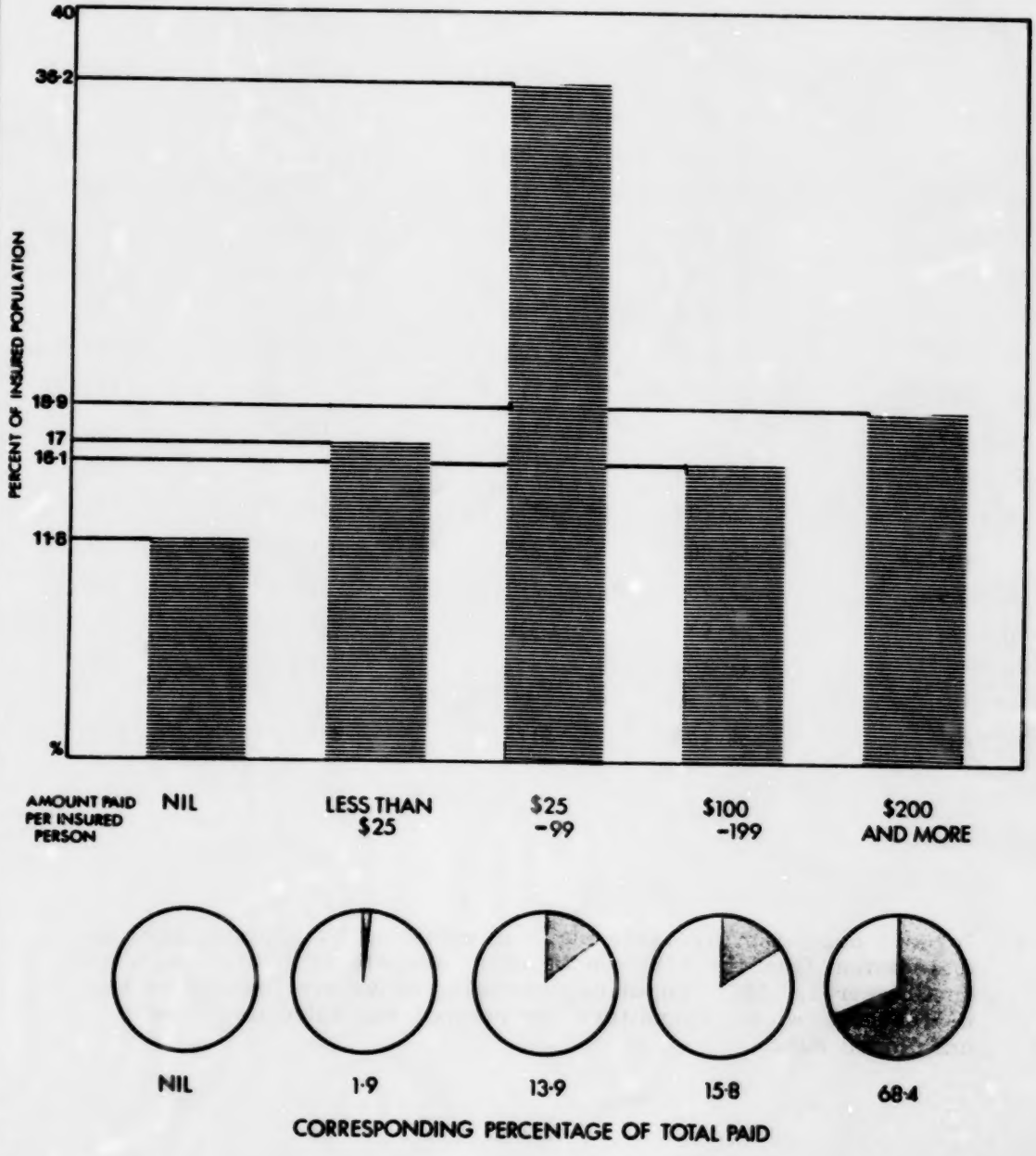


figure 7

Table 7.0

MSI Fee-For-Service Expenditure Per Insured Person By Age And Sex

12 Months Ended March 31, 1983

Age Group	Insured[1] Population	Expenditure Per Insured		
		Male	Female	Total
0 - 4	59,900	$151.15	$130.03	$140.76
5 - 9	65,300	81.64	71.36	76.64
10 - 14	71,200	61.06	59.62	60.36
15 - 19	84,800	60.60	101.94	80.75
20 - 24	77,600	73.26	172.81	122.96
25 - 29	70,400	77.96	203.23	141.50
30 - 34	67,500	84.86	178.62	131.62
35 - 39	52,600	103.15	185.45	143.89
40 - 44	43,200	113.22	176.10	144.47
45 - 49	40,100	123.68	168.81	146.12
50 - 54	38,600	154.78	176.09	165.68
55 - 59	38,700	176.74	184.79	180.91
60 - 64	36,900	231.02	203.91	216.75
65 - 69	32,700	251.76	228.03	239.19
70 - 74	24,500	316.53	271.90	292.79
75+	34,400	374.04	320.75	341.23
TOTAL	838,400	$122.95	$164.71	$144.04

1. Insured population by age group was estimated by applying the age distribution from the 1981 census to an estimate of insured population on October 1, 1982. Population estimates above are rounded to the nearest 100, while expenditure per insured was calculated from unrounded data.

MSI FEE FOR SERVICE EXPENDITURE PER INSURED PERSON
BY AGE AND SEX

12 MONTHS ENDED MARCH 31, 1983

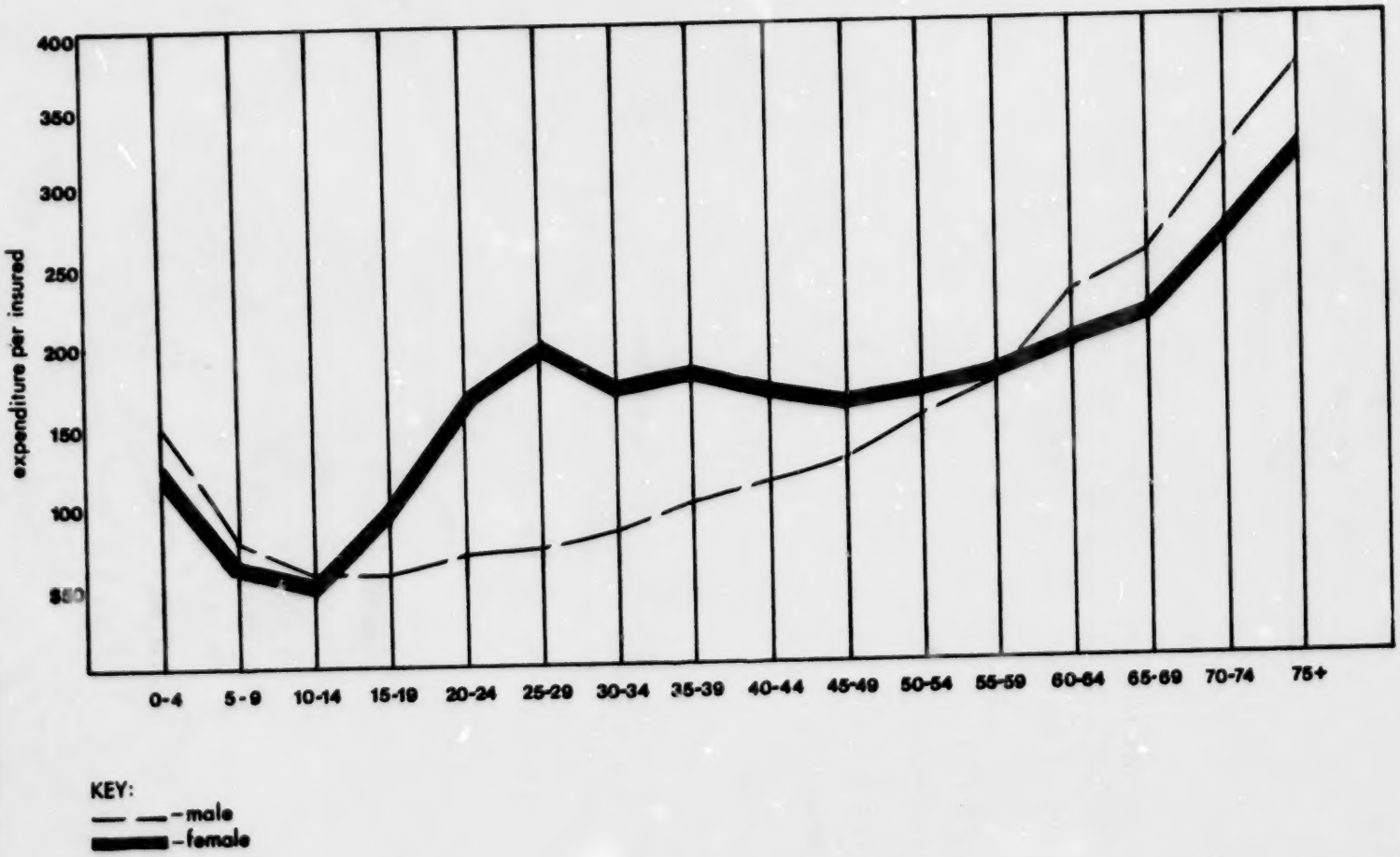


figure 8

Physicians Services

Table 8.0

MSI Payments to Institutions For Services Performed by Salaried Physicians[1] By Physicians Specialty

Specialty Of Physician	Amount Paid[2] 12 Months Ended March 31, 1982	Amount Paid[2] 12 Months Ended March 31, 1983	% Increase Amount Paid
General Practice	$1,559,257	$1,900,410	21.9
General & Thoracic Surgery	81,676	-	-
Psychiatry	2,543,974	2.667,533	4.9
Urology	84,240	87,480	3.8
Other	52,084	121,421	133.1
TOTAL	$4,321,231	$4,776,844	10.5

1. Data in this table include all amounts actually paid during fiscal 1982-83. Data reported elsewhere are on an incurred basis and include an estimate of amounts incurred but not billed at year end.

2. These figures include the following amounts for overhead expenses:

	1981-82	1982-83
General Practice	$349,457	$421,004
Thoracic Surgery	27,226	-
Psychiatry	479,695	517,436
Urology	28,080	29,160
Other	17,362	40,094
TOTAL	$901,820	$1,007,694

Physicians Services

Table 9.0

Billing Above Tariff by County

General Practitioners and Specialists

Specialty of Physician by County	12 Months Ended March 31, 1982 Physicians	12 Months Ended March 31, 1982 Amount Reported	12 Months Ended March 31, 1983 Physicians	12 Months Ended March 31, 1983 Amount Reported	Percentage[1] Change
ANNAPOLIS					
General Practitioners		$	11	$ 68,977	
Specialists			3	7,690	
TOTAL	14	75,412[2]	14	76,667	1.7
ANTIGONISH					
General Practitioners	3	438	7	376	-
Specialists	3	6	4	1,305	-
TOTAL	6	444	11	1,681	-
CAPE BRETON COUNTY					
General Practitioners	20	133	26	3,073	-
Specialists	5	4,310	7	4,873	13.1
TOTAL	25	4,443	33	7,946	78.8
CITY OF SYDNEY					
General Practitioners	18	37,344	20	36,810	- 1.4
Specialists	18	107,713	22	102,242	- 5.1
TOTAL	36	145,057	42	139,052	- 4.1
COLCHESTER					
General Practitioners	17	47,515	18	45,611	- 4.0
Specialists	5	10,098	5	5,008	-50.4
TOTAL	22	57,613	23	50,619	-12.1
CUMBERLAND					
General Practitioners	22	70,635	22	79,443	12.5
Specialists	4	31,604	4	34,468	9.1
TOTAL	26	102,239	26	113,911	11.4
DIGBY					
General Practitioners & Specialists	18	60,321[2]	19	66,328[2]	10.0
GUYSBOROUGH					
General Practitioners	7	11,795	8	20,766	76.1
Specialists	-	-	-	-	-
TOTAL	7	11,795	8	20,766	76.1
HALIFAX COUNTY (Excludes Halifax-Dartmouth)					
General Practitioners & Specialists	28	103,137[2]	31	122,663[2]	18.9

1. Percentage changes are not shown where amount reported in the 12 months ending March 31, 1982 was less than $500.

2. The distribution of billing above tariff by specialty has not been shown where fewer than 3 physicians billed substantial amounts.

Table 9.0 (Continued)

Specialty of Physician by County	12 Months Ended March 31, 1982 Physicians	12 Months Ended March 31, 1982 Amount Reported	12 Months Ended March 31, 1983 Physicians	12 Months Ended March 31, 1983 Amount Reported	Percentage Change[1]
HALIFAX-DARTMOUTH					
General Practitioners	170	$ 734,438	178	$ 895,880	22.0
Specialists	174	905,528	191	983,746	8.6
TOTAL	344	1,639,966	369	1,879,626	14.6
HANTS					
General Practitioners			23	57,502	
Specialists			3	16,448	
TOTAL	19	66,210[2]	26	73,950	11.7
INVERNESS					
General Practitioners & Specialists	10	51,427[2]	10	42,174[2]	-18.0
KINGS					
General Practitioners	41	153,435	42	160,688	4.7
Specialists	17	126,837	17	132,438	4.4
TOTAL	58	280,272	59	293,126	4.6
LUNENBURG					
General Practitioners	37	278,962	38	329,491	18.1
Specialists	11	71,417	9	82,907	16.1
TOTAL	48	350,379	47	412,398	17.7
PICTOU					
General Practitioners	22	61,233	21	43,210	-29.4
Specialists	4	4,965	3	4,091	-17.6
TOTAL	26	66,198	24	47,301	-28.5
QUEENS					
General Practitioners & Specialists	8	41,280[2]	8	48,846[2]	18.3
RICHMOND					
General Practitioners	1	1	3	13	-
Specialists	-	-	-	-	-
TOTAL	1	1	3	13	-
SHELBURNE					
General Practitioners	12	19,527	8	23,167	18.6
Specialists	-	-	-	-	-
TOTAL	12	19,527	8	23,167	18.6
VICTORIA					
General Practitioners			5	6,226	
Specialists			-	-	
TOTAL	3	8,835[2]	5	6,226	-29.5

1. Percentage changes are not shown where amount reported in the 12 months ending March 31, 1982 was less than $500.

2. The distribution of billing above tariff by specialty has not been shown where fewer than 3 physicians billed substantial amounts.

Table 9.0 (Continued)

Specialty of Physician by County	12 Months Ended March 31, 1982 Physicians	12 Months Ended March 31, 1982 Amount Reported	12 Months Ended March 31, 1983 Physicians	12 Months Ended March 31, 1983 Amount Reported	Percentage[1] Change
YARMOUTH					
General Practitioners	18	$ 36,075	12	$ 37,968	5.2
Specialists	8	9,174	9	10,224	11.4
TOTAL	26	45,249	21	48,192	6.5
GENERAL PRACTICE TOTAL	477	$1,818,143	503	$2,071,210	13.9
Percent of Amount Paid		3.6		3.4	
SPECIALIST TOTAL	260	$1,311,662	284	$1,403,442	7.0
Percent of Amount Paid		2.6		2.4	
NOVA SCOTIA PHYSICIANS	737	$3,129,805	787	$3,474,652	11.0
Percent of Amount Paid		3.3		2.9	

NOVA SCOTIA MEDICAL SERVICES INSURANCE

1982 - 1983

SECTION THREE

DENTAL SERVICES

MSI Dental Plans

Table 1

Payment and Utilization Summary

PAYMENT SUMMARY

	1981-82	1982-83
Children's Dental & Dental Surgical[1]		
- Services in Nova Scotia	$9,513,782	$11,708,439
- Services Outside Nova Scotia	9,011	11,251
TOTAL	$9,522,793	$11,719,690
Special Dental Programs[2]	168,058	219,441
TOTAL Dental Payments	$9,690,851	$11,939,131

UTILIZATION SUMMARY

	Dental Surgical		Children's Dental	
	1981-82	1982-83	1981-82	1982-83
- Services Rendered	21,355	22,569	446,531	504,392
- Amount Paid[3]	$1,189,970	$1,408,524	$8,332,823	$10,311,166
- Persons Insured	834,000	838,000	194,900	207,200
- Persons Receiving Insured Services (Beneficiaries)	7,678	7,744	101,408	114,376
- Percent of Persons Insured	0.9%	0.9%	52.0%	55.2%
- Services Per 1,000 Insured	26	27	2,291	2,434
- Paid Per 1,000 Insured	$1,427	$1,681	$42,754	$49,764
- Services Per 1,000 Beneficiaries	2,781	2,914	4,403	4,413
- Paid Per 1,000 Beneficiaries	$154,984	$181,886	$82,171	$90,211

1. The Children's Dental Plan covers all children born since January 1, 1967.

2. Special Dental Programs include persons who have a cleft palate; in-hospital services to persons who are severely mentally retarded; and children at the Halifax School For The Blind born prior to 1967. Amounts paid were:

	1981-82	1982-83
Cleft Palate	$155,945	$202,169
Mental Retardation	11,435	16,652
School For The Blind	678	620

Additional information on the Cleft Palate Plan is reported in Tables 15 to 17.

3. Due to methods of processing data, amounts shown may vary slightly from accounting totals.

MSI Children's Dental Plan

Table 2

Payments to Dentists by Area

County	April 1, 1981 to March 31, 1982 Dentists Paid	Paid	Percent Of Total Paid	April 1, 1982 to March 31, 1983 Dentists Paid	Paid	Percent Of Total Paid
Annapolis	5	$ 128,411	1.5%	6	$ 171,433	1.7%
Antigonish & Guysborough[1]	8	226,400	2.7	8	309,653	3.0
Cape Breton	33	1,329,290	16.0	34	1,812,986	17.6
Colchester	15	492,686	5.9	17	511,737	5.0
Cumberland	8	342,658	4.1	8	401,911	3.9
Digby	6	243,821	2.9	5	282,830	2.7
Halifax	144	3,200,801	38.4	152	3,939,317	38.2
Hants	8	286,715	3.4	8	293,000	2.8
Inverness	6	246,657	3.0	6	313,842	3.0
Kings	17	544,542	6.5	20	680,159	6.6
Lunenburg	15	447,700	5.4	14	473,749	4.6
Pictou	11	417,349	5.0	12	545,642	5.3
Queens	3	100,858	1.2	4	131,442	1.3
Richmond & Victoria[1]	3	82,415	1.0	3	143,664	1.4
Shelburne & Yarmouth[1]	6	239,474	2.9	6	295,738	2.9
TOTAL	288	$8,329,777	100.0%	303	$10,307,103	100.0%
Out-of-Province	-	3,046	-	-	4,063	-
GRAND TOTAL	288	$8,332,823	-	303	$10,311,166	-
Payments to Urban Areas						
Halifax-Dartmouth Urban	141	3,116,563	37.4	149	3,811,686	37.0
Sydney City	14	390,740	4.7	15	552,512	5.4
TOTAL	143	$3,507,303	42.1	164	$4,364,198	42.3

1. Payments were made to one dentist each in Guysborough, Richmond and Shelburne Counties. These counties were combined with adjacent counties for reporting purposes to preserve confidentiality.

2. The Halifax-Dartmouth urban area includes the area within a perimeter bounded by Halifax, Middle Sackville and Dartmouth.

MSI Children's Dental Plan

Table 3

Amount Paid and Expenditure Per 1,000 Insured Persons

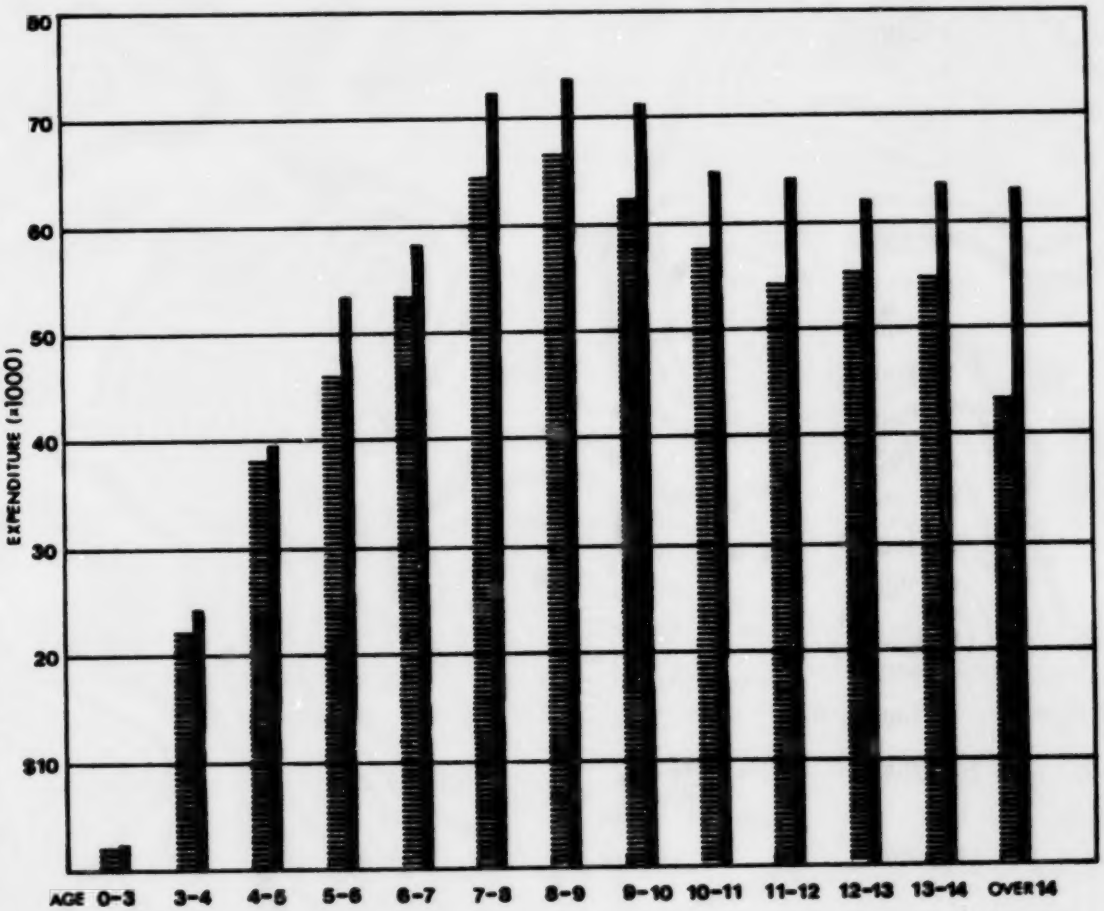
1981-82 and 1982-83

Age	Amount Paid 1981-82	Amount Paid 1982-83	Expenditure Per 1,000 Insured Persons[1] 1981-82	Expenditure Per 1,000 Insured Persons[1] 1982-83	% Change
Less Than 1	$ 880	$ 1,020	$ 75	$ 83	10.7%
1	9,334	9,128	765	761	- 0.5
2	64,391	71,290	5,235	5,796	10.7
3	272,659	297,439	22,167	24,182	9.1
4	463,988	485,617	38,346	39,481	3.0
5	583,609	651,285	45,953	53,384	16.2
6	685,693	740,174	53,154	58,281	9.6
7	825,394	932,238	64,484	72,267	12.1
8	897,478	947,114	66,480	73,993	11.3
9	857,964	962,628	62,171	71,306	14.7
10	844,509	892,274	57,843	65,129	12.6
11	781,382	935,932	54,263	64,105	18.1
12	768,917	899,072	55,318	62,436	12.9
13	768,232	886,935	54,874	63,808	16.3
14	490,561	886,530	44,596	63,324	42.0
15	17,832	693,987	29,720	63,090	-
16	-	18,503	-	61,677	-
TOTAL	$8,332,823	$10,311,166	$42,754	$49,764	16.4%

1. Insured population in 1982 is shown in Table 4. Data for the highest age group does not represent a full year's experience (e.g. children born January to March 1967 reached the age of 16 during the last 3 months of the 1982-83 fiscal year. Coverage for 16 year olds terminates at the end of the month during which they reach age 16.

MSI CHILDREN'S DENTAL PLAN

AMOUNT PAID PER INSURED PERSON
BY AGE GROUP



KEY:

- 1981-82
- 1982-83

figure 9

MSI Children's Dental Plan

Table 4

Utilization Rates and Expenditure Per Beneficiary

April 1, 1982 to March 31, 1983

Age	Insured[1]	Beneficiaries[2]	Utilization Rate	Expenditure Per Beneficiary
Less Than 1	12,300	34	0.3	$ 30.00
1	12,000	278	2.3	32.83
2	12,300	1,631	13.3	43.71
3	12,300	5,603	45.6	53.09
4	12,300	7,250	58.9	66.98
5	12,200	8,405	68.9	77.49
6	12,700	8,937	70.4	82.82
7	12,900	9,407	72.9	99.10
8	12,800	9,391	73.4	100.85
9	13,500	9,787	72.5	98.36
10	13,700	9,768	71.3	91.35
11	14,600	10,259	70.3	91.23
12	14,400	9,583	66.5	93.82
13	13,900	9,221	66.3	96.19
14	14,000	9,085	64.9	97.58
15	11,000	5,699	51.8	121.77
16	300	38	12.7	-
TOTAL	207,200	114,376	55.2	$ 90.15
Ages 3 to 16	170,600	112,433	65.9	$ 90.99

1. Insured population in age groups 0 - 14 is the estimated population as of December, 1982. For age groups 15 and 16 the average number of insured persons during the year have been calculated. Data for the highest age group does not represent a full year's experience, however, as these children would have been 16 for only 1 to 3 months of the fiscal year. Population estimates were derived from Family Allowance Data.

2. Children who received services before and after a birthday are counted as of the youngest age. Consequently, while 38 children received services only after reaching age 16, there were at least 100 more who received services both before and after their sixteenth birthday. Expenditure for age 16 includes all these services.

Table 5

Children's Dental Plan Expenditure

For Children Aged 3 and Over

By Area of Residence

April 1, 1982 to March 31, 1983

County	Insured[1] Population	Amount Paid	Expenditure Per Insured
Annapolis	3,900	$ 220,533	$56.55
Antigonish	4,600	291,755	63.43
Cape Breton	27,600	1,788,357	64.80
Colchester	8,500	476,180	56.02
Cumberland	6,700	380,265	56.76
Digby	4,100	230,118	56.13
Guysborough	2,700	83,731	31.01
Halifax	54,300	3,519,781	64.82
Hants	8,400	461,179	54.90
Inverness	5,300	282,427	53.29
Kings	10,100	668,698	66.21
Lunenburg	7,800	496,415	63.64
Pictou	10,700	583,819	54.56
Queens	2,600	112,940	43.44
Richmond	2,900	199,007	68.62
Shelburne	3,600	149,915	41.64
Victoria	1,500	104,346	69.56
Yarmouth	5,300	180,262	34.01
TOTAL	170,600	$10,229,728	$59.96

1. Insured population by county was estimated by applying the population distribution of children aged 3 to 15 as of the 1981 census to the insured population shown in Table 4.

Table 6

Children's Dental Plan

Utilization Rates and Expenditure Per Patient

For Children Aged 3 and Over

By Area of Residence

April 1, 1982 to March 31, 1983

County	Insured Population[1]	Beneficiaries[2]	Utilization Rate	Expenditure Per Patient
Annapolis	3,900	2,782	71.3	$ 79.27
Antigonish	4,600	2,878	62.6	101.37
Cape Breton	27,600	15,997	58.0	111.79
Colchester	8,500	5,748	67.6	82.84
Cumberland	6,700	4,210	62.8	90.32
Digby	4,100	3,132	76.4	73.47
Guysborough	2,700	868	32.1	96.46
Halifax	54,300	39,938	73.6	88.13
Hants	8,400	5,427	64.6	84.98
Inverness	5,300	2,806	52.9	100.65
Kings	10,100	7,649	75.7	87.42
Lunenburg	7,800	5,448	69.8	91.12
Pictou	10,700	6,742	63.0	86.59
Queens	2,600	1,389	53.4	81.31
Richmond	2,900	1,770	61.0	112.43
Shelburne	3,600	2,090	58.1	71.73
Victoria	1,500	893	59.5	116.85
Yarmouth	5,300	2,909	54.9	61.97
TOTAL	170,600	112,676	66.0	$ 90.79

1. Insured population by county was estimated by applying the population distribution of children aged 3 to 15 as of the 1981 census to the insured population shown in Table 4.

2. Data in Table 4 shows 112,433 beneficiaries 3 years of age or over. Children who received services both before and after their third birthday were shown as age 2 in Table 4, but are included in the 3 and over group in this table.

MSI Children's Dental Plan

Table 7

Services and Payments by Type of Service

1981-82 and 1982-83

	Services			Paid		
	1981-82	1982-83	Percent Change	1981-82	1982-83	Percent Change
Diagnostic	149,118	172,236	15.5%	$1,717,434	$ 2,091,888	21.8%
Percent	*34.0*	*34.8*		*21.4*	*21.0*	
Preventive	73,501	86,811	18.1	1,126,637	1,473,859	30.8
Percent	*16.8*	*17.5*		*14.0*	*14.8*	
Preventive Orthodontics	9,171	8,515	- 7.2	941,398	866,621	- 7.9
Percent	*2.1*	*1.7*		*11.7*	*8.9*	
Restorative	163,233	182,876	12.0	3,337,828	4,372,238	31.0
Percent	*37.3*	*36.9*		*41.5*	*43.8*	
Oral Surgery	35,268	36,895	4.6	602,995	764,050	26.7
Percent	*8.0*	*7.4*		*7.5*	*7.7*	
Endodontics	7,718	7,829	1.4	306,750	382,171	24.6
Percent	*1.8*	*1.6*		*3.8*	*3.8*	
Other[1]	130	380	192.3	7,602	22,900	201.2
Percent	-	*0.1*		*0.1*	*0.2*	
Sub-Total	438,139	495,542	13.1	$8,040,644	$ 9,973,727	24.0
Percent	*100.0*	*100.0*		*100.0*	*100.0*	
Lab Fees	8,392	8,850	5.5	292,179	337,439	15.5
TOTAL	446,531	504,392	13.0	$8,332,823	$10,311,166	23.7

1. Includes Periodontics and Prosthetics:

	Services		Paid	
	1981-82	1982-83	1981-82	1982-83
Periodontics	97	312	$5,196	$15,949
Prosthetics	33	68	$2,406	$ 6,951

NOTE: As of November 1, 1982 coverage for preventive orthodontics was limited to space maintainers.

Children's Dental Plan

Table 8

Summary of Services by Age and Type of Service

(A) Total Services April 1, 1982 to March 31, 1983[1]

Age	Diagnostic	Preventive	Preventive Orthodontics	Restorative	Oral Surgery	Endodontics[2]	Total
Less Than 1	38	3	-	11	3	-	55
1	302	37	1	79	27	13	459
2	1,715	749	15	736	91	112	3,418
3	6,329	3,744	69	4,549	271	427	15,389
4	9,476	5,534	130	9,681	544	804	26,169
5	11,883	6,429	291	13,304	1,502	1,250	34,659
6	13,208	6,841	541	14,445	2,915	1,045	38,995
7	14,436	7,275	1,033	17,462	4,234	1,055	45,495
8	14,550	7,268	1,149	16,775	4,343	771	44,856
9	15,326	7,651	1,250	15,241	4,687	613	44,768
10	15,465	7,557	1,106	12,812	4,799	386	42,125
11	16,201	7,906	1,029	13,460	4,622	303	43,521
12	15,170	7,386	783	14,645	3,559	302	41,845
13	14,335	6,916	568	16,677	2,304	359	41,159
14	13,628	6,610	384	17,814	1,783	395	40,614
15	10,077	4,844	166	14,769	1,196	361	31,413
16	97	61	-	416	15	13	602
TOTAL	172,236	86,811	8,515	182,876	36,895	8,209	495,542

(B) Percentage Distribution

Age	Diagnostic	Preventive	Preventive Orthodontics	Restorative	Oral Surgery	Endodontics	Total
Less Than 1	-%	-%	-%	-%	-%	-%	-%
1	0.2	-	-	-	0.1	0.2	0.1
2	1.0	0.9	0.2	0.4	0.2	1.4	0.7
3	3.7	4.3	0.8	2.5	0.7	5.2	3.1
4	5.5	6.4	1.5	5.3	1.5	9.8	5.3
5	6.9	7.4	3.4	7.3	4.1	15.2	7.0
6	7.7	7.9	6.4	7.9	7.9	12.7	7.9
7	8.4	8.4	12.1	9.5	11.5	12.9	9.2
8	8.4	8.4	13.5	9.2	11.8	9.4	9.1
9	8.9	8.8	14.7	8.3	12.7	7.5	9.0
10	9.0	8.7	13.0	7.0	13.0	4.7	8.5
11	9.4	9.1	12.1	7.4	12.5	3.7	8.8
12	8.8	8.5	9.2	8.0	9.6	3.7	8.4
13	8.3	8.0	6.7	9.1	6.2	4.4	8.3
14	7.9	7.6	4.5	9.7	4.8	4.8	8.2
15	5.9	5.6	1.9	8.1	3.2	4.4	6.3
16	0.1	0.1	-	0.2	-	0.2	0.1
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

1. Lab fees are not counted as services in this table.
2. Endodontics includes periodontics and prosthetics in this table.

Children's Dental Plan

Table 9

Summary of Amounts Paid by Age and Type of Service

(A) Amounts Paid April 1, 1982 to March 31, 1983[1]

Age	Diagnostic	Preventive	Preventive Orthodontics	Restorative	Oral Surgery	Endodontics[2]	Total
Less Than 1	$ 575	$ 51	$ -	$ 237	$ 157	$ -	$ 1,020
1	5,023	614	36	2,432	603	420	9,128
2	31,011	12,627	1,782	20,498	2,205	3,168	71,291
3	104,462	63,215	8,335	103,549	6,013	11,864	297,438
4	129,030	93,805	15,695	213,684	11,659	21,744	485,617
5	147,697	109,146	30,754	300,320	31,481	31,887	651,285
6	158,622	116,256	53,117	325,646	60,779	25,754	740,174
7	172,921	123,718	115,141	405,239	87,982	27,237	932,238
8	173,155	123,465	138,154	398,223	90,111	24,005	947,113
9	181,918	130,017	161,614	366,978	96,592	25,509	962,628
10	184,132	128,493	143,284	315,229	98,514	22,622	892,274
11	193,775	134,323	148,142	335,054	94,984	29,656	935,934
12	181,538	125,471	121,509	365,369	71,880	33,304	899,071
13	170,468	117,371	94,337	411,615	46,878	46,266	886,935
14	160,417	111,917	70,333	449,681	37,298	56,884	886,530
15	117,733	82,341	28,527	390,480	26,646	48,260	693,987
16	1,105	1,029	-	14,228	329	1,812	18,503
TOTAL	$2,113,582	$1,473,859	$1,130,760	$4,418,462	$764,111	$410,392	$10,311,166

(B) Percentage Distribution

Age	Diagnostic	Preventive	Preventive Orthodontics	Restorative	Oral Surgery	Endodontics	Total
Less Than 1	-%	-%	-%	-%	-%	-%	-%
1	0.2	-	-	0.1	0.1	0.1	0.1
2	1.5	0.9	0.2	0.5	0.3	0.8	0.7
3	4.9	4.3	0.7	2.3	0.8	2.9	2.9
4	6.1	6.4	1.4	4.8	1.5	5.3	4.7
5	7.0	7.4	2.7	6.8	4.1	7.8	6.3
6	7.5	7.9	4.7	7.4	8.0	6.3	7.2
7	8.2	8.4	10.2	9.2	11.5	6.6	9.0
8	8.2	8.4	12.2	9.0	11.8	5.8	9.2
9	8.6	8.8	14.3	8.3	12.6	6.2	9.3
10	8.7	8.7	12.7	7.1	12.9	5.5	8.7
11	9.2	9.1	13.1	7.6	12.4	7.2	9.1
12	8.6	8.5	10.7	8.3	9.4	8.1	8.7
13	8.1	8.0	8.3	9.3	6.1	11.3	8.6
14	7.6	7.6	6.2	10.2	4.9	13.9	8.6
15	5.6	5.6	2.5	8.8	3.5	11.8	6.7
16	0.1	0.1	-	0.3	-	0.4	0.2
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

1. Lab fees are shown by type of service in this table. They are shown separately in Table 5.
2. Endodontics includes periodontics and prosthetics in this table.

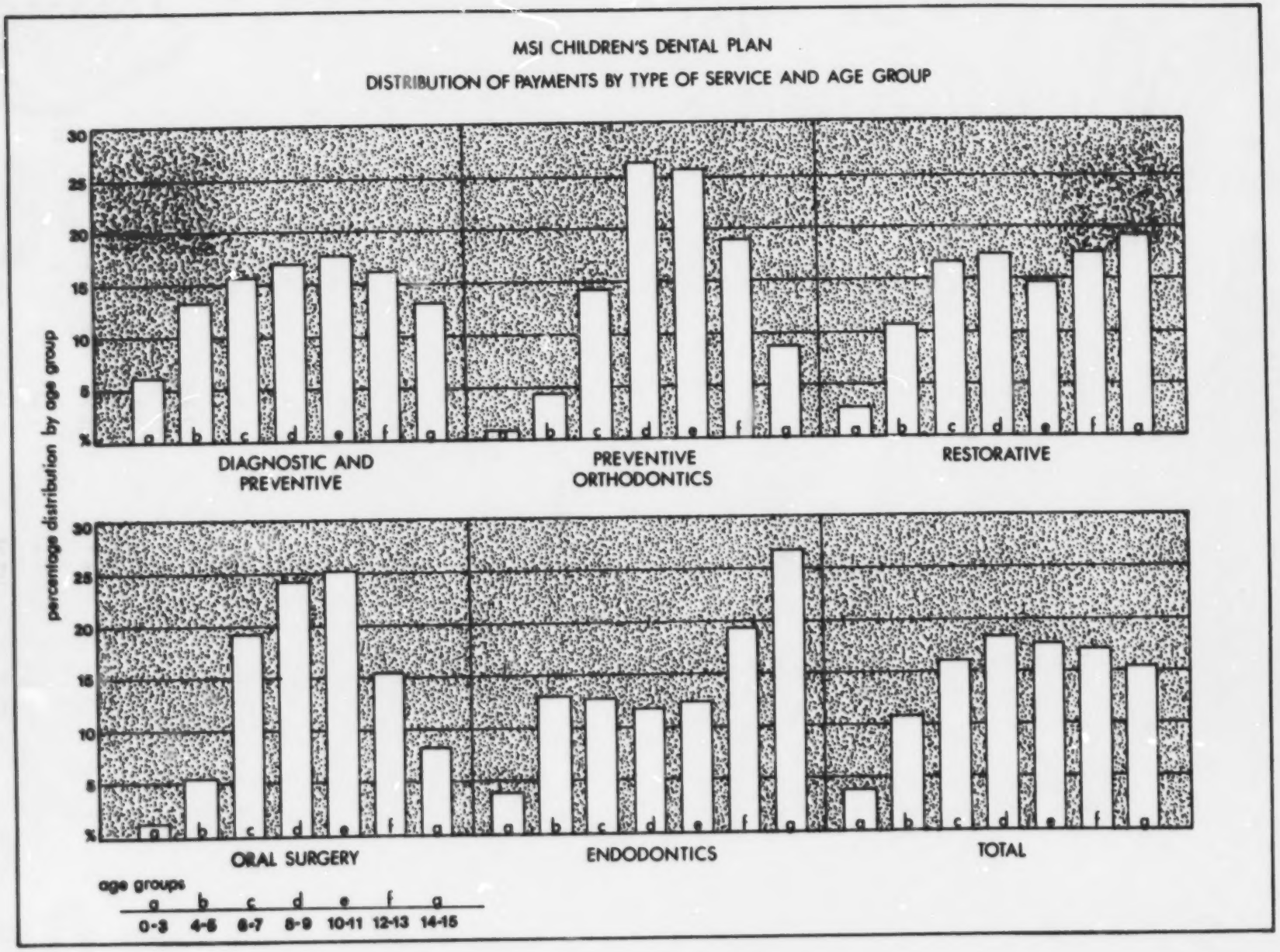

MSI CHILDREN'S DENTAL PLAN
DISTRIBUTION OF PAYMENTS BY TYPE OF SERVICE AND AGE GROUP
percentage distribution by age group
30
25
20
15
10
5
%
DIAGNOSTIC AND PREVENTIVE
PREVENTIVE ORTHODONTICS
RESTORATIVE
ORAL SURGERY
ENDODONTICS
TOTAL
age groups
a b c d e f g
0-3 4-5 6-7 8-9 10-11 12-13 14-15

figure 10

Table 10

MSI Dental Surgical Plan

Payments to Dentists by County

April 1, 1982 to March 31, 1983

County	Number Of Dentists	Amount Paid	Percent Of Total
Annapolis	1	$ 687	-%
Antigonish & Guysborough	1	5,556	0.4
Cape Breton	5	171,678	12.3
Colchester	4	21,835	1.6
Cumberland	5	7,981	0.6
Digby	2	309	-
Halifax	12	1,157,286	82.6
Hants	3	1,372	0.1
Inverness & Victoria	2	5,710	0.4
Kings	9	7,952	0.6
Lunenburg	4	19,408	1.4
Pictou	1	149	-
Queens	1	41	-
Richmond	-	-	-
Shelburne & Yarmouth	2	1,372	0.1
TOTAL	52	$1,401,336	100.0
Out-Of-Province	-	7,188	-
GRAND TOTAL	52	$1,408,524	-

Table 11

MSI Dental Surgical Plan

Amount Paid by Type of Service

1981-82 and 1982-83

	April to March 1982		April to March 1983		
	Paid	% of Dental Surgical	Paid	% of Dental Surgical	Percent Change
Surgical Removal of Erupted Teeth (F.C. 501)	$ 96,068	8.1%	$ 114,784	8.1%	19.5%
Surgical Removal of Impacted Teeth (F.C. 504 and 506)	737,721	62.0	873,518	62.0	18.4
Surgical Removal of Residual Roots (F.C. 502 and 503)	62,921	5.3	68,414	4.9	8.7
Correction of Prognathism (F.C. 558 and 559)	73,868	6.2	96,332	6.8	30.4
Correction of Micronathism (F. C. 560, 561 and 562)	65,579	5.5	102,986	7.3	57.0
Other Services	153,813	12.9	152,489	10.8	- 0.9
TOTAL	$1,189,970	100.0	$1,408,524	100.0	18.4

Dental Surgical Plan
Table 12
Distribution by Age
April 1, 1982 to March 31, 1983

Age	Patients	Services	Amount Paid	Paid Per Patient
Less Than 10	117	165	$ 9,931	$ 84.88
10 - 14	346	915	74,940	216.59
15 - 19	1,938	7,291	463,988	239.42
20 - 24	2,167	6,871	402,386	185.69
25 - 29	1,091	2,881	174,654	160.09
30 - 34	607	1,409	94,661	155.95
35 - 39	365	792	54,309	148.79
40 - 44	240	539	34,839	145.16
45 - 49	182	365	22,666	124.54
50 - 54	151	322	20,872	138.23
55 - 59	148	272	16,564	111.92
60 - 64	131	256	13,417	102.42
65 - 69	113	224	12,131	107.35
70 +	148	267	13,166	88.96
TOTAL	7,744	22,569	$1,408,524	$181.89

Table 13
Payments to Dentists by Specialty
April 1, 1982 to March 31, 1983

Specialty	Children's Dental Plan		Dental Surgical	
	1981-82	1982-83	1981-82	1982-83
General Practice	$7,515,244	$ 9,411,988	$ 73,920	$ 103,122
Endodontics	17,495	29,617	-	-
Orthodontics	307,567	287,971	-	-
Oral Surgery	13,171	23,707	1,114,943	1,304,858
Pedodontics	472,013	536,999	413	509
Periodontics	5,624	18,657	-	-
Prosthetics	1,372	2,203	694	-
Oral Pathology	337	24	-	35
TOTAL	$8,332,823	$10,311,166	$1,189,970	$1,408,524

MSI Dental Plans

Table 14

Distribution of Dentists by Payment Range

1981-82 and 1982-83

	Less Than $10,000		$10,000 -19,999		$20,000 -29,999		$30,000 -39,999		$40,000 -49,999		$50,000 -99,999		$100,000 And Over		Total	
	82	83	82	83	82	83	82	83	82	83	82	83	82	83	82	83
Children's Dental																
General Practitioners	66	64	57	52	26	25	34	27	26	24	42	66	3	9	254	267
Specialists	19	20	2	5	4	4	3	1	2	1	2	3	2	2	34	36
TOTAL	85	84	59	57	30	29	37	28	28	25	44	69	5	11	288	303
Dental Surgical																
General Practitioners	37	37	1	3	-	-	-	-	-	-	-	-	-	-	38	40
Specialists	4	4	-	-	-	-	-	-	-	1	-	-	7	7	11	12
TOTAL	41	41	1	3	-	-	-	-	-	1	-	-	7	7	49	52

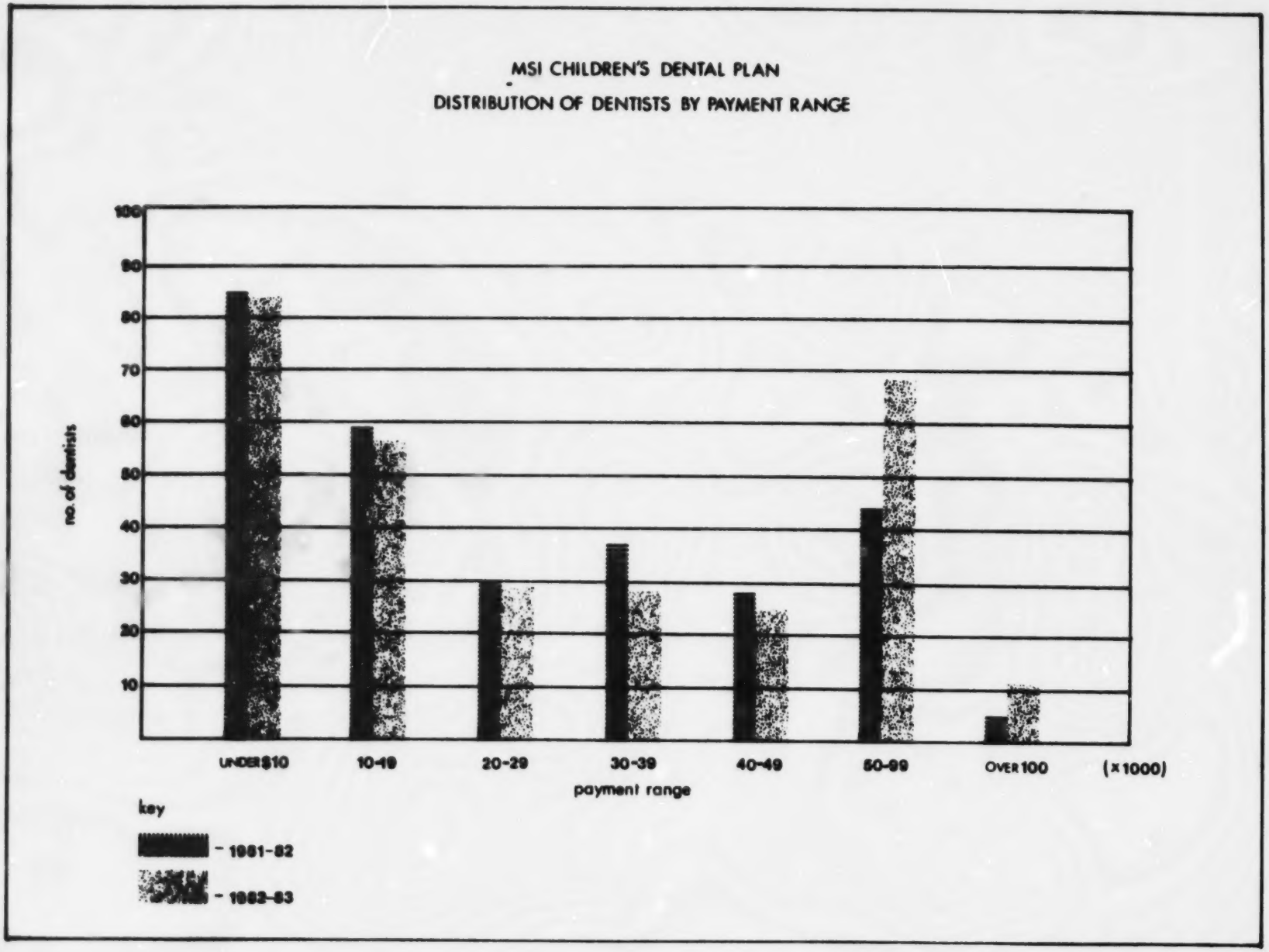

MSI CHILDREN'S DENTAL PLAN
DISTRIBUTION OF DENTISTS BY PAYMENT RANGE
no. of dentists
100
90
80
70
60
50
40
30
20
10
UNDER $10
10-19
20-29
30-39
40-49
50-99
OVER 100
(x 1000)
payment range
key
- 1981-82
- 1982-83

figure 11

Table 15
Cleft Palate Plan
Payment and Utilization Summary
April 1, 1982 to March 31, 1983

	1981-82	1982-83	Percent Change
Children Insured by Both the Cleft Palate Program and the Children's Dental Plan			
Services	1,011	1,118	10.6
Amount Paid	$30,787	$69,152	124.6
Persons Not Insured by the Children's Dental Plan			
Services	1,823	1,589	-12.8
Amount Paid	$125,158	$133,017	6.3
Total Paid	$155,945	$202,169	29.6
Persons Registered for Coverage	596	628	5.4
Expenditure Per Insured	$261.65	$321.93	23.0
Beneficiaries			
Insured by the Children's Dental Plan	383	397	3.7
Not Insured by the Children's Dental Plan	171	181	5.8
	212	216	1.9
Percent of Insured Persons who Received Benefits	64.3%	63.2%	
Expenditure Per Beneficiary	$407.17	$509.24	25.1

Table 16

Distribution of Cleft Palate Expenditure Services and Payments by Type of Service 1981-82 and 1982-83

	Services			Paid		
	1981-82	1982-83	Percent Change	1981-82	1982-83	Percent Change
Diagnostic	714	638	-10.6	$ 10,517	$ 9,057	-13.9
Percent of Total	*26.1*	*23.6*		*6.7*	*4.5*	
Preventive	256	277	8.2	4,081	4,697	15.1
Percent of Total	*9.4*	*10.2*		*2.6*	*2.3*	
Orthodontics	470	644	37.0	55,850	90,068	61.3
Percent of Total	*17.2*	*23.8*		*35.8*	*44.6*	
Restorative	708	644	- 9.0	17,555	23,387	33.2
Percent of Total	*25.9*	*23.8*		*11.3*	*11.6*	
Oral Surgery	169	148	-12.4	3,192	3,330	4.3
Percent of Total	*6.2*	*5.5*		*2.0*	*1.6*	
Endodontics & Periodontics	111	113	1.8	8,436	8,356	- 0.9
Percent of Total	*4.1*	*4.2*		*5.4*	*4.1*	
Prosthetics	209	140	-33.0	34,560	24,452	-29.2
Percent of Total	*7.7*	*5.2*		*22.2*	*12.1*	
Dental Surgery	95	103	8.4	9,781	19,631	100.7
Percent of Total	*3.5*	*3.8*		*6.3*	*9.7*	
Lab	-	-	-	11,973	19,191	60.3
Percent of Total	-	-		*7.7*	*9.5*	
TOTAL	2,732	2,707	- 0.9	$155,945	$202,169	29.6

Table 17

Distribution of Cleft Palate Expenditure

By Age of Patients

April 1, 1982 to March 31, 1983

Age	Patients	Percent	Paid	Percent	Paid Per Patient
0 - 9	128	32.2	$ 13,545	6.7	$105.82
10 - 19	141	35.5	93,402	46.2	662.43
20 - 29	76	19.1	61,055	30.2	803.36
30 - 39	28	7.1	19,004	9.4	678.71
40 - 49	12	3.0	12,939	6.4	1,078.25
50 - 59	8	2.0	1,213	0.6	151.63
60+	4	1.0	1,011	0.5	252.75
TOTAL	397	100.0	$202,169	100.0	$509.24

NOVA SCOTIA MEDICAL SERVICES INSURANCE

1982 - 1983

SECTION FOUR

OPTOMETRIC SERVICES

Optometric Services

Table 1

Payment and Utilization Summary

	1981-82	1982-83	Percentage Change
PAYMENT SUMMARY			
- Payment to Optometrists In Nova Scotia	$1,391,266	$1,738,661	25.0
- Out-Of-Province	4,878	5,933	21.6
TOTAL	$1,396,144	$1,744,594	25.0
UTILIZATION SUMMARY			
- Services Rendered	82,806	94,750	14.4
- Persons Insured	834,000	838,000	0.5
- Persons Receiving Services (Beneficiaries)	81,247	92,175	13.5
- Percentage of Persons Insured	9.7	11.0	
- Services Per 1,000 Insured	99	113	14.1
- Expenditure Per 1,000 Insured	$1,674	$2,082	24.4
- Services Per 1,000 Beneficiaries	1,019	1,028	0.9
- Expenditure Per 1,000 Beneficiaries	$17,184	$18,926	10.1

Optometric Services

Table 2

Optometric Services in Urban[1] and Rural Areas

	1981-82	1982-83
Number of Optometrists Paid		
- Urban	19	24
- Rural	26	26
TOTAL	45	50
Number of Services Paid		
- Urban	33,016	42,344
- Rural	49,504	52,091
- Out-Of-Province	286	315
TOTAL	82,806	94,750

Amount Paid

	1981-82	% Of Total	1982-83	% Of Total
- Urban	$ 556,136	39.8	$ 779,825	44.7
- Rural	835,130	59.8	958,836	55.0
- Out-Of-Province	4,878	0.4	5,933	0.3
TOTAL	$1,396,144	100.0	$1,744,594	100.0

1. Urban areas are defined as areas with population over 35,000. These areas include: Sydney Urban are within a perimeter bounded by North Sydney, Sydney City and Glace Bay. The Halifax-Dartmouth area within a perimeter bounded by Halifax, Middle Sackville and Dartmouth.

Optometric Services

Table 3

Charges Above Tariff in Urban and Rural Areas

Area	Amount Billed Above Tariff		Percent of Amount Paid In Area	
	1981-82	1982-83	1981-82	1982-83
Urban	$131,516	$173,305	23.7	22.2
Rural	84,306	104,672	10.1	10.9
TOTAL	$215,822	$277,977	15.5	16.0

Optometric Services

Table 4

Number of Optometrists Paid, by Payment Range

1981-82 and 1982-83

Location	Less Than $10,000		$10,000 -19,999		$20,000 -29,999		$30,000 -39,999		$40,000 -49,999		$50,000 And Over		Total	
	82	83	82	83	82	83	82	83	82	83	82	83	82	83
Urban	3	3	4	4	3	6	4	3	2	3	3	5	19	24
Rural	5	3	3	4	6	5	3	3	4	3	5	8	26	26
TOTAL	8	6	7	8	9	11	7	6	6	6	8	13	45	50

	1981-82	1982-83
Lowest Payment	$ 11	$ 19
Highest Payment	$105,247	$119,266

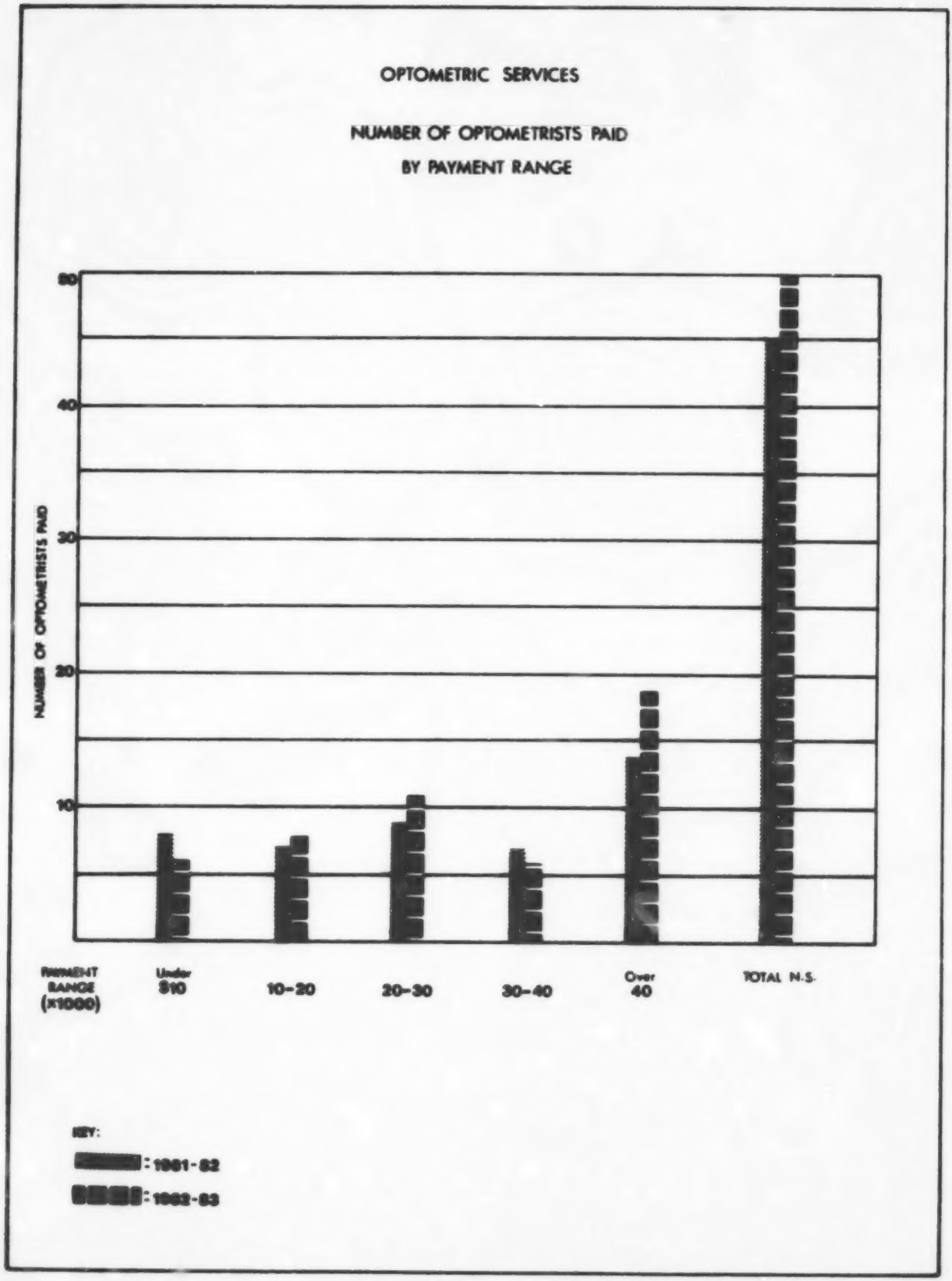

OPTOMETRIC SERVICES
NUMBER OF OPTOMETRISTS PAID
BY PAYMENT RANGE
NUMBER OF OPTOMETRISTS PAID
50
40
30
20
10
PAYMENT RANGE (x1000)
Under $10
10-20
20-30
30-40
Over 40
TOTAL N.S.
KEY:
: 1981-82
: 1982-83

figure 12

NOVA SCOTIA MEDICAL SERVICES INSURANCE

1982 - 1983

SECTION FIVE

MSI PHARMACARE

CYSTIC FIBROSIS AND DIABETES INSIPIDUS

Table 1
MSI Pharmacare
Payment and Utilization Summary
April 1, 1982 to March 31, 1983

	1981-82	1982-83	Percent Change
Payment Summary			
Payments for Prescriptions Dispensed			
- by participating pharmacies	$20,098,136	$25,624,041	27.5
- by other providers	325,600	392,707	20.6
- by providers outside Nova Scotia	36,378	46,922	29.0
	$20,460,114	$26,063,670	27.4
Homes for Special Care[1]	353,430	477,285	35.0
TOTAL	$20,813,544	$26,540,955	27.5
Utilization Summary			
Persons Insured	94,000	96,000	2.1
Persons Receiving Insured Services (Beneficiaries)	85,275	87,647	2.8
Percent of Persons Insured	90.7	91.3	
Prescriptions Dispensed	1,686,070	1,843,015	9.3
Prescriptions Per Insured	17.9	19.2	
Expenditure Per Insured	$221.42	$276.47	24.9
Prescriptions Per Beneficiary[2]	19.8	21.0	
Expenditure Per Beneficiary[2]	$239.93	$297.37	23.9

1. Special payment arrangements are in effect for residents of certain Homes for Special Care. These include reimbursement of drug costs, and payments for pharmacy services on a sessional or capitation fee basis.

2. Excludes persons residing in homes for special care.

Table 2

MSI Pharmacare

Prescriptions and Amounts Paid by County of Provider[1]

April 1, 1982 to March 31, 1983

County	Providers Paid		Number Of Prescriptions		Amount Paid		Paid Per Prescription	
	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83	1981-82	1982-83
Annapolis	6	6	60,107	64,336	$ 727,650	$ 892,764	$12.11	$13.88
Antigonish	4	4	30,095	34,409	333,588	447,501	11.08	13.01
Cape Breton	28	30	228,543	241,576	2,812,294	3,471,979	12.31	14.37
Colchester	9	9	85,215	90,400	1,111,449	1,384,765	13.04	15.32
Cumberland	12	12	91,171	102,089	1,144,253	1,465,345	12.47	14.35
Digby	7	7	63,204	69,695	744,413	952,870	11.78	13.67
Guysborough	5	5	20,942	26,094	195,266	281,254	9.32	10.78
Halifax	75	82	458,651	501,637	5,668,823	7,234,810	12.36	14.42
Hants	12	12	74,730	83,210	890,058	1,135,585	11.91	13.65
Inverness	8	8	50,542	54,080	641,214	781,896	12.69	14.46
Kings	12	11	110,684	120,766	1,351,302	1,719,346	12.21	14.24
Lunenburg	10	10	101,557	115,066	1,299,400	1,746,444	12.79	15.18
Pictou	18	18	119,579	129,583	1,384,994	1,774,443	11.58	13.69
Queens	3	3	35,621	41,485	428,613	572,815	12.03	13.81
Richmond & Victoria[2]	5	5	38,949	43,924	419,627	553,845	10.77	12.61
Shelburne	5	5	36,926	41,811	417,360	551,250	11.30	13.18
Yarmouth	7	7	75,606	79,067	853,432	1,049,836	11.29	13.28
Out-Of-Province	-	-	3,328	3,787	36,378	46,922	10.93	12.39
TOTAL	226	234	1,686,070	1,843,015	$20,460,114	$26,063,670	$12.31	$14.14

1. Payment to nursing homes are not included in this table.

2. To preserve confidentiality the counties of Richmond and Victoria have been combined.

Table 3

MSI Pharmacare

Number of Insured Persons and Number of Beneficiaries

By County of Residence

April 1, 1982 to March 31, 1983

County	Persons[1] Insured	Number Of[2] Beneficiaries	Utilization Rate
Annapolis	3,500	3,122	89.2
Antigonish	1,900	1,747	91.9
Cape Breton	14,200	13,953	98.3
Colchester	5,500	5,066	92.1
Cumberland	5,600	5,165	92.2
Digby	3,300	3,084	93.5
Guysborough	1,800	1,704	94.7
Halifax	24,300	24,620	101.3
Hants	3,700	3,706	100.2
Inverness	2,700	2,499	92.6
Kings	5,800	5,288	91.2
Lunenburg	6,500	5,873	90.4
Pictou	6,600	6,113	92.6
Queens	2,000	1,874	93.7
Richmond	1,500	1,426	95.1
Shelburne	2,100	1,991	94.8
Victoria	1,200	1,035	86.3
Yarmouth	3,800	3,544	93.3
TOTAL	96,000	88,066	91.7

1. Number of insured persons was estimated on the basis of the population distribution of persons 65 and over from the 1981 census together with current estimates of total persons 65 and over as of October 1, 1982. The total number of persons eligible during the year would exceed the numbers shown due to deaths prior to October and persons becoming eligible after October. The higher number of beneficiaries than insured persons in two counties could result from this fact, or from inaccuracies in estimating population distributions.

2. The number of beneficiaries in each county do not add to the provincial total as some persons resided in more than one county during the year. Total beneficiary count is slightly higher than in other tables due to the inclusion of persons in certain homes for special care which are not included in Table 2.

Table 4

MSI Pharmacare

Prescriptions and Amount Paid by County of Residence[1]

April 1, 1982 to March 31, 1983

County	Number Of Prescriptions	Rx Per Beneficiary	Amount Paid	Paid Per Beneficiary
Annapolis	70,177	22.5	$ 1,030,513	$330.08
Antigonish	29,906	17.1	383,453	219.49
Cape Breton	268,165	19.2	3,634,428	260.48
Colchester	89,612	17.7	1,371,625	270.75
Cumberland	106,909	20.7	1,540,706	298.30
Digby	67,606	21.9	915,392	296.82
Guysborough	34,681	20.4	403,679	236.90
Halifax	490,137	19.9	7,039,355	285.92
Hants	78,991	21.3	1,084,771	292.71
Inverness	48,084	19.2	699,445	279.89
Kings	117,848	22.3	1,671,937	316.18
Lunenburg	119,148	20.3	1,798,260	306.19
Pictou	131,549	21.5	1,805,733	295.39
Queens	42,424	22.6	594,808	317.40
Richmond	29,916	21.0	380,786	267.03
Shelburne	44,373	22.3	584,052	293.35
Victoria	17,527	16.9	228,882	221.14
Yarmouth	76,651	21.6	1,023,686	288.85
Unknown[2]	3,441	-	- 4,442	-
TOTAL	1,867,145	21.2	$26,187,067	$297.36

1. Prescriptions and amounts paid in this table are slightly higher than in other tables due to the inclusion of prescriptions for persons in certain homes for special care which are not included in Table 2.

2. Patient county is not shown in certain instances, represented mainly by adjustments to claims previously processed. The negative amount in the "Amount Paid" column results from these adjustments.

Table 5

Pharmacare Prescriptions and Amount Paid by Drug Classification

April 1, 1982 to March 31, 1983

Drug Classification	Prescriptions	% Of Total	Amount Paid	% Of Total	Average Paid Per Prescription
04- Antihistaminics	10,564	0.6%	$ 100,697	0.3%	$ 9.53
08 - Anti-Infective Agents	95,082	5.2	1,197,551	4.6	12.59
10 - Antineoplastic Agents	3,756	0.2	197,805	0.8	52.66
12 - Autonomic Agents	58,287	3.2	834,490	3.2	14.32
16 - Blood Derivatives	5	-	39	-	7.72
20 - Blood Formation & Coagulation	16,920	0.9	145,533	0.6	8.60
24 - Cardiovascular Drugs	366,419	19.9	5,385,806	20.7	14.70
28 - 0400 - General Analgesics	1,027	0.1	8,316	-	8.10
28 - 0800 - Analgesics	233,131	12.6	4,593,112	17.6	19.70
28 - 1200 - Anticonvulsants	15,434	0.8	106,774	0.4	6.91
28 - 1600 - Psychotropics	84	-	1,007	-	11.98
28 - 1604 - Antidepressants	42,946	2.3	653,506	2.5	15.22
28 - 1608 - Tranquilizers	106,186	5.8	1,041,323	4.0	9.81
28 - 1612 - Other Psychotropics	716	-	5,815	-	8.12
28 - 2000 - Central Nervous System Stimulants	1,661	0.1	26,833	0.1	16.16
28 - 2400 - Sedatives and Hypnotics	79,522	4.3	697,261	2.7	8.77
Sub-Total - Class 28	480,707	26.0	7,133,948	27.3	14.84

Table 5 (Continued)

Drug Classification	Prescriptions	% Of Total	Amount Paid	% Of Total	Average Paid Per Prescription
36 - Diagnostic Agents	34	-%	$ 179	-%	$ 5.28
40 - Diuretics and Potassium Replacement Agents	299,753	16.3	3,259,861	12.5	10.88
48 - Cough Preparations	23,469	1.3	265,566	1.0	11.32
52 - Eye, Ear, Nose & Throat Preparations	64,914	3.5	800,997	3.1	12.34
56 - Gastrointestinal Drugs	87,992	4.8	2,155,366	8.3	24.50
60 - Gold Compounds	352	-	17,931	0.1	50.94
64 - Heavy Metal Antagonists	294	-	10,757	-	36.59
68 - Hormones & Substitutes	113,760	6.2	1,238,135	4.8	10.88
72 - Local Anthesetics	30	-	65	-	2.18
76 - Oxytocics	11	-	206	-	18.70
77 - Diabetic Supplies	32,794	1.8	292,903	1.1	8.93
80 - Vaccines	222	-	3,183	-	14.34
84 - Skin & Mucous Membrane Preparations	55,199	3.0	702,779	2.7	12.73
86 - Spasmolytics	29,959	1.6	415,878	1.6	13.88
88 - Vitamins & Minerals	19,790	1.1	219,701	0.8	11.10
8885 - Ostomy Equipment	9,158	0.5	231,504	0.9	25.28
92 - Unclassified Therapeutic Agents	58,495	3.2	1,295,454	5.0	22.15
99 - Compounds	12,574	0.7	144,253	0.6	11.47
Other	2,475	0.1	13,083	0.1	5.28
TOTAL	1,843,015	100.0	$26,063,670	100.0	$14.14

Table 6

MSI Pharmacare - Claims Aging (Cumulative)[1]

Paid April 1980 to March 1983

Date Dispensed	Prescriptions	Amount Paid	Paid Per Rx
April, 1980	132,765	$1,313,875	$ 9.90
May	138,166	1,381,584	10.00
June	131,821	1,318,436	10.00
July	136,373	1,439,281	10.55
August	128,829	1,352,987	10.50
September	133,592	1,411,266	10.56
October	141,842	1,511,490	10.66
November	128,135	1,376,219	10.74
December	139,340	1,499,935	10.76
January, 1981	139,728	1,526,661	10.93
February	127,326	1,407,775	11.06
March	139,649	1,555,466	11.14
April	138,233	1,550,253	11.21
May	137,829	1,553,790	11.27
June	143,110	1,633,093	11.41
July	142,412	1,715,910	12.05
August	134,522	1,638,775	12.18
September	142,747	1,757,771	12.31
October	148,977	1,847,021	12.40
November	139,582	1,749,245	12.53
December	149,398	1,866,307	12.49
January, 1982	139,851	1,808,017	12.93
February	131,608	1,717,116	13.05
March	154,799	2,024,457	13.08
April	147,912	1,949,114	13.18
May	146,782	1,940,515	13.22
June	152,609	2,030,549	13.31
July	147,843	2,089,792	14.14
August	147,911	2,110,594	14.27
September	150,879	2,158,082	14.30
October	150,451	2,177,059	14.47
November	152,743	2,222,840	14.55
December	157,865	2,296,875	14.55
January, 1983	154,110	2,293,902	14.88
February	139,101	2,102,334	15.11
March[2]	78,954	1,196,389	15.15

1. Does not include Chedabucto Pharmacy.

2. The average paid per prescription for the most recent month may vary by a few cents from the average that will result when a larger proportion of claims incurred that month have been paid.

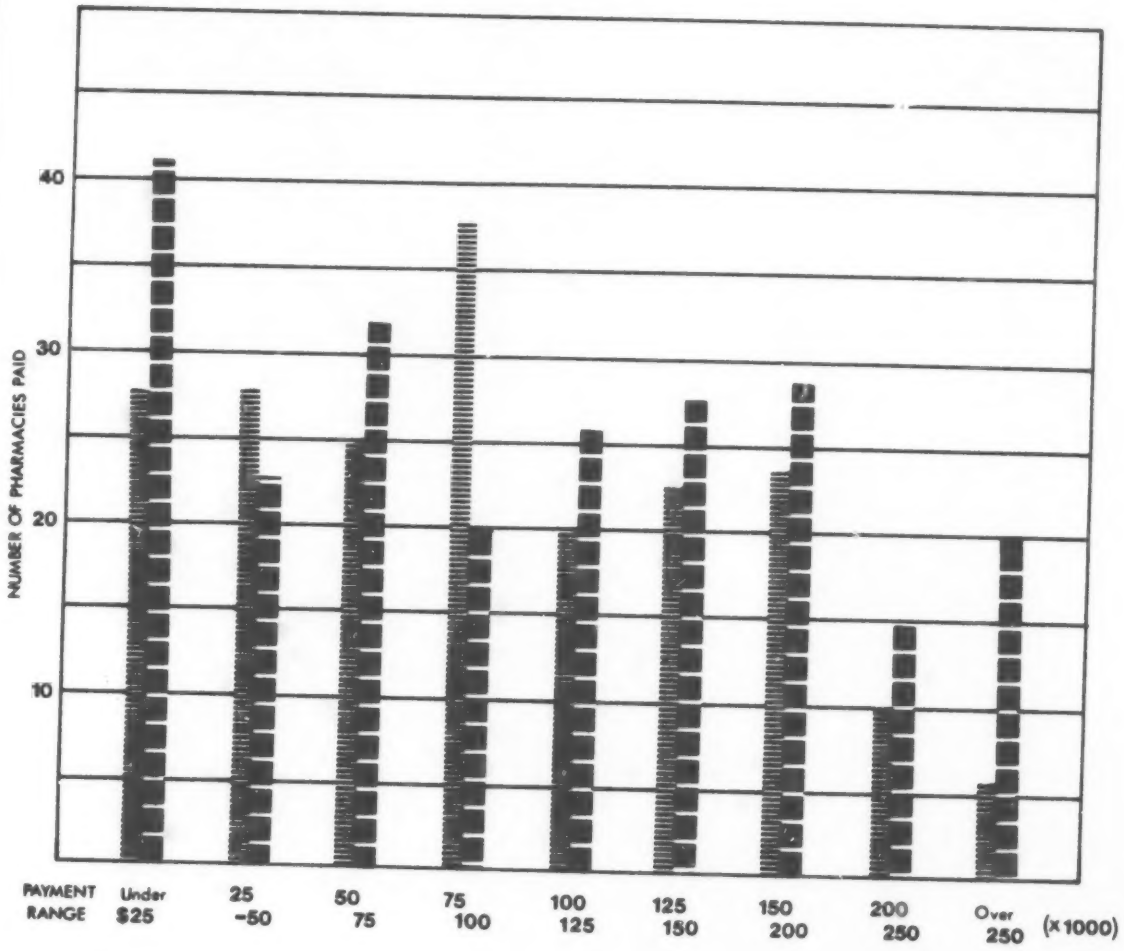
MSI Pharmacare

Table 7
Payments to Pharmacies and Other Providers by Payment Range
Fiscal 1982-83

	Less Than $25,000	$25,000 -49,999	$50,000 -74,999	$75,000 -99,999	$100,000 -124,999	$125,000 -149,999	$150,000 -199,999	$200,000 -249,999	$250,000 And Over	Total
Pharmacies	24	19	29	20	26	28	29	15	20	210
Other Providers	17	4	3	-	-	-	-	-	-	24
TOTAL	41	23	32	20	26	28	29	15	20	234

MSI PHARMACARE PLAN

NUMBER OF PHARMACIES PAID
BY PAYMENT RANGE



KEY:

1981-82 TOTAL PAID 202

1982-83 TOTAL PAID 234

Cystic Fibrosis and Diabetes Insipidus Programs

Table 8

Payment and Utilization Summary

	1981-82	1982-83
PAYMENT SUMMARY		
Cystic Fibrosis		
- Drugs	$150,744	$239,873
- Equipment	2,941	30,971
TOTAL	$153,715	$270,844
Diabetes Insipidus	23,699	36,374
UTILIZATION SUMMARY		
Cystic Fibrosis		
- Insured Persons	119	127
- Expenditure Per Insured Person	$1,292	$2,133
Diabetes Insipidus		
- Insured Persons	36	46
- Expenditure Per Insured Person	$658	$791

POOR

QUALITY

ORIGINAL